

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended on and to Balance Sheet as at 31 December 2018

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

Sr.No	Particulars	Marine										Miscellaneous										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 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	
1	Employees' remuneration & welfare benefits	93,169	27,435	27,488	6,23,313	7,32,313	13,55,480	9,396	3,446	7,636	84	35,929	5,13,448	52	1,46,094	21,67,334	22,88,191							
2	Travel, conveyance and vehicle running expenses	5,793	1,655	1,660	36,707	46,400	83,107	557	219	491	6	5,072	30,967	5	1,834	7,173	1,29,431							
3	Training expenses	96	42	744	6	943	1,693	17	6	87	752	115	2,748	0	68	115	2,748							
4	Rents, rates & taxes	3,611	1,149	2	1,151	23,000	29,697	52,697	401	152	297	2	2,611	20,494	1	978	3,336	80,969						
5	Repairs	946	281	1	282	5,764	1,765	13,225	94	38	75	1	650	5,098	0	199	948	20,111						
6	Printing & stationery	2,756	485	0	485	9,246	11,960	21,298	78	11	39	0	8,912	8,956	1	1,830	15,241	56,354						
7	Communication	3,290	550	0	550	11,754	15,110	26,864	79	26	71	0	8,760	10,083	0	1,394	14,611	61,888						
8	Information Technology	9,806	1,674	1	1,675	31,389	40,490	71,879	238	21	106	1	32,583	30,953	0	5,781	52,335	1,93,297						
9	Legal & professional charges	1,802	665	2	667	12,772	16,417	29,349	245	87	167	2	1,465	11,895	0	755	1,887	45,692						
10	Auditors' fees, expenses etc																							
	(a) as auditor	81	25	0	25	512	660	1,172	9	3	7	0	57	452	0	74	74	1,900						
	(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						
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
	(ii) Tax Audit	10	3	0	3	51	79	140	1	0	0	0	6	54	0	2	10	213						
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
	(c) in any other capacity	-13	-6	0	-6	-108	-136	-244	-3	-1	-1	-1	-13	-14	-12	-17	-405	-424						
	(d) Out of pocket expenses	6	2	0	2	33	43	76	1	0	0	0	3	27	0	4	11	111						
11	Advertisement and publicity	6,867	2,311	6	2,317	41,460	58,138	1,03,998	861	305	592	1	5,194	41,634	2	2,398	6,667	1,61,037						
12	Interest & Bank Charges	616	616	1	617	12,287	15,856	21,717	217	81	159	1	1,397	11,001	0	544	1,785	43,328						
13	Business development & Promotion	7,998	2,525	6	2,531	50,686	65,446	1,16,314	876	335	655	5	5,750	44,996	1	2,085	7,340	1,78,197						
14	Marketing & Support Services	35,765	11,424	27	11,451	2,68,276	2,98,700	5,22,976	3,993	1,513	2,954	22	25,226	2,03,712	6	9,832	33,128	8,04,062						
15	Other Acquisition Costs	15,388	484	1	485	9,728	13,566	22,294	168	65	176	1	1,103	8,525	0	396	1,468	34,396						
16	Others (to be specified)																							
	Exchange (gain)/Loss	404	163	1	164	2,986	3,818	6,804	64	21	39	0	347	2,932	0	239	450	10,896						
	Miscellaneous Expenses	7,700	2,420	5	2,425	49,812	67,190	117,002	840	320	637	5	5,753	42,974	2	2,126	7,663	1,77,960						
	Loss/(Profit) on disposal of Assets	(13)	(4)	0	(4)	(87)	(112)	(199)	(2)	(1)	(1)	(1)	(10)	(76)	0	(4)	(11)	(304)						
17	Depreciation	4,287	1,387	3	1,390	27,572	35,575	63,147	489	183	358	3	3,136	24,746	0	1,246	4,011	97,319						
18	GST/Service tax Expenses	698	169	1	170	3,908	4,974	8,794	46	24	48	0	420	2,978	0	180	553	12,845						
	TOTAL	1,88,983	55,474	115	55,990	11,85,569	14,60,916	26,45,865	18,447	6,854	14,466	138	2,05,186	10,15,897	70	67,653	3,04,777	42,79,231						

Sr.No	Particulars	Marine										Miscellaneous										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 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	39	17,318	5,12,879	4,21,212	9,34,091	6,988	2,466	5,048	60	72,846	2,77,212	75	23,015	77,514	13,98,317						
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						
3	Training expenses	299	120	0	120	2,445	2,241	4,686	51	17	27	0	217	1,622	0	766	296	7,682						
4	Rents, rates & taxes	2,917	895	0	895	23,721	21,160	44,881	412	142	256	2	2,111	14,507	0	904	2,924	66,139						
5	Repairs	849	249	0	249	6,900	6,127	13,027	116	40	74	0	614	4,160	0	54	852	18,829						
6	Printing & stationery	2,686	544	0	544	10,386	9,951	19,981	76	9	39	0	6,668	5,895	0	1,197	5,373	38,638						
7	Communication	3,992	913	1	914	19,259	16,902	36,161	201	48	117	1	9,663	10,516	1	1,375	7,393	65,276						
8	Information Technology	8,664	1,783	2	1,785	34,977	29,339	62,316	233	21	113	1	23,351	18,222	0	1,441	17,436	1,25,136						
9	Legal & professional charges	1,864	696	0	696	8,143	4,592	9,735	90	31	56	0	458	3,154	0	242	694	14,400						
10	Auditors' fees, expenses etc																							
	(a) as auditor	103	32	0	32	840	750	1,590	15	5	7	0	75	517	0	50	103	2,364						
	(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						
	(i) Taxation matters	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						
	(iii) Management services; and	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	1	0						
	(d) Out of pocket expenses	49	18	0	18	395	359	754	8	2	4	0	35	255	0	86	49	1,192						
11	Advertisement and publicity	5,109	1,563	-1	1,552	41,550	37,033	78,583	718	248	450	2	3,698	25,342	-1	2,200	5,123	1,15,375						
12	Interest & Bank Charges	1,564	472	0	472	12,720	11,327	24,047	218	75	137	1	1,132	1,570	0	268	1,570	35,886						
13	Business development & Promotion	23,826	8,743	-2	8,741	1,94,377	1,76,486	3,70,863	3,819	1,295	2,133	21	17,236	1,25,450	12	42,332	23,708	5,86,869						
14	Marketing & Support Services	38,025	9,918	-12	9,906	3,06,589	2,71,500	5,80,088	4,821	1,686	3,001	10	27,540	1,80,990	0	-30,930	38,346	8,05,552						
15	Other Acquisition Costs	6,300	200	86	286	12,751	11,448	24,349	0	76	359	172	0	19	0	-9,821	852	19,816						

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		
		Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018		Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018				
1	Employees' remuneration & welfare benefits	2,25,751	75,462	540	76,002	16,37,126	18,74,360	35,11,486	27,795	9,381	20,082	308	2,76,777	14,08,391	278	1,27,209	3,38,719	57,20,346	60,22,099																									
2	Travel, conveyance and vehicle running expenses	14,551	5,194	37	5,231	1,05,821	2,39,985	1,974	675	14,836	96,882	18,772	14,836	96,882	19	8,703	3,83,287	42,442																										
3	Training expenses	50	20	-	20	370	473	843	8	3	5	-	43	364	-	30	56	1,352	1,422																									
4	Rents, rates & taxes	5,523	2,456	12	2,478	63,218	89,797	1,49,015	1,362	442	839	9	7,289	62,199	3	5,110	9,558	2,30,896	2,42,884																									
5	Repairs	2,462	1,001	4	1,005	18,365	41,610	393	128	243	128	243	1,213	17,971	1	1,476	2,762	66,710	1,422																									
6	Printing & stationery	8,590	1,619	1	1,620	29,083	37,019	66,102	270	24	132	1	26,540	27,341	2	2,247	28,948	1,51,616	1,61,826																									
7	Communication	11,895	2,863	7	2,870	52,726	66,486	1,92,212	790	310	210	5	27,210	50,018	2	4,142	30,311	2,42,885	2,46,540																									
8	Information Technology	29,880	4,870	3	4,873	87,353	1,11,158	1,98,511	730	64	338	2	85,908	81,838	1	6,725	93,620	4,63,887	4,97,640																									
9	Legal & professional charges	3,422	1,392	5	1,397	25,392	32,452	57,844	547	178	337	4	2,952	24,982	1	2,052	3,839	92,736	97,555																									
10	Auditors' fees, expenses etc	200	81	-	81	1,484	1,896	3,380	32	10	20	-	173	1,460	-	120	224	5,419	5,700																									
	(a) as auditor																																											
	(b) as adviser or in any other capacity, in respect of																																											
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																									
	(ii) Tax Audit	24	10	-	10	176	225	401	4	1	2	-	20	173	-	14	27	642	676																									
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																									
	(iv) In any other capacity	6	3	-	3	46	59	105	-	-	-	-	5	45	-	4	7	188	177																									
	(v) Out of pocket expenses	19	8	-	8	139	178	317	3	2	2	-	16	137	-	11	21	508	535																									
11	Advertisement and publicity	19,978	5,687	20	5,707	1,03,713	1,32,553	2,36,266	2,234	725	1,377	15	12,056	1,02,041	5	8,383	15,680	3,78,782	3,98,467																									
12	Interest & Bank Charges	4,416	1,796	6	1,802	32,764	41,874	74,638	706	239	435	5	3,809	32,235	1	2,648	4,953	1,43,659	1,55,877																									
13	Business development & Promotion	7,811	2,811	28	2,839	1,42,452	1,83,064	3,24,568	3,068	996	1,392	21	3,068	1,40,516	6	11,514	21,538	5,10,286	5,47,214																									
14	Marketing & Support Services	83,769	34,079	121	34,200	754,382	1,415,928	13,390	4,347	8,254	92	72,253	6,115,226	28	50,240	93,975	22,70,013	23,88,002																										
15	Other Acquisition Costs	3,711	1,510	5	1,515	27,531	35,187	62,718	593	193	366	4	3,200	27,087	1	2,225	4,163	1,00,550	1,05,776																									
16	Others (to be specified)																																											
	Exchange (gain)/loss	419	170	1	171	3,108	3,972	7,080	67	22	41	-	361	3,058	-	251	470	11,350	11,940																									
	Miscellaneous Expenses	18,316	7,300	29	7,329	1,38,151	1,74,761	3,12,912	2,849	931	1,794	21	16,410	1,30,294	9	10,958	21,321	4,97,499	5,23,144																									
	Loss/(Profit) on disposal of Assets	(14)	(14)	-	(14)	(256)	(327)	(583)	(6)	(2)	(10)	-	(30)	(254)	-	(21)	(934)	(962)																										
17	Depreciation	9,760	3,970	14	3,984	72,413	92,550	1,66,963	1,560	506	902	11	8,418	71,246	3	5,853	10,948	2,64,470	2,78,214																									
18	GST/Service tax Expenses	2,465	1,003	4	1,007	18,287	23,371	41,658	394	128	243	3	2,126	17,992	1	1,478	2,765	66,788	70,260																									
	TOTAL	4,57,779	1,59,301	837	1,60,138	31,80,908	38,42,999	70,23,907	58,765	19,282	39,246	526	5,78,275	29,07,174	360	2,51,292	7,01,640	1,15,80,887	1,21,98,304																									

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		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		
		Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017		Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017				
1	Employees' remuneration & welfare benefits	1,69,046	53,334	161	53,495	13,60,856	11,27,233	24,88,089	20,847	7,280	13,521	210	2,10,043	7,69,094	404	2,77,971	2,05,827	39,93,286	42,15,827																									
2	Travel, conveyance and vehicle running expenses	9,456	3,134	10	3,144	75,103	70,598	1,45,701	1,278	457	835	13	9,326	44,436	24	17,341	2,29,842	2,42,442																										
3	Training expenses	174	65	-	65	4,396	4,272	2,608	28	9	15	-	124	940	-	351	170	4,275	4,511																									
4	Rents, rates & taxes	7,199	2,723	28	2,751	58,753	53,921	1,12,274	1,179	389	646	4	5,206	38,393	4	14,785	7,151	1,79,841	1,88,862																									
5	Repairs	2,362	894	-	894	19,280	17,563	36,843	387	131	212	2	1,708	12,566	1	4,851	2,346	59,047	62,303																									
6	Printing & stationery	7,354	1,688	1	1,689	29,744	27,011	56,755																																				