

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 31 March 2019

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

| 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 | |
| | | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | For the quarter ended 31 March 2019 | | |
| 1 | Employees' remuneration & welfare benefits | (Rs. 000) 9,927 | (Rs. 000) 24,244 | (Rs. 000) 52 | (Rs. 000) 24,296 | (Rs. 000) 5,56,413 | (Rs. 000) 6,99,604 | (Rs. 000) 12,58,017 | (Rs. 000) 10,045 | (Rs. 000) 3,541 | (Rs. 000) 6,555 | (Rs. 000) 8,065 | (Rs. 000) 1,06,094 | (Rs. 000) 4,09,631 | (Rs. 000) 151 | (Rs. 000) 2,54,382 | (Rs. 000) 1,88,308 | (Rs. 000) 21,64,789 | (Rs. 000) 22,82,012 | | | | | | | | | | | | | | | | | |
| 2 | Travel, conveyance and vehicle running expenses | 5,753 | 1,536 | 2 | 1,538 | 32,460 | 47,239 | 79,699 | 658 | 231 | 416 | 572 | 5,213 | 25,478 | 8 | 13,282 | 5,522 | 1,31,079 | 1,38,370 | | | | | | | | | | | | | | | | | |
| 3 | Training expenses | 303 | 111 | 0 | 1,113 | 2,047 | 2,704 | 4,751 | 45 | 14 | 217 | 52 | 249 | 1,896 | 313 | 303 | 313 | 7,610 | 8,023 | | | | | | | | | | | | | | | | | |
| 4 | Rents, rates & taxes | 3,902 | 1,146 | 2 | 1,148 | 21,969 | 31,171 | 53,140 | 497 | 174 | 297 | 400 | 2,927 | 17,472 | 2 | 6,619 | 3,438 | 84,566 | 90,016 | | | | | | | | | | | | | | | | | |
| 5 | Repairs | 1,559 | 492 | 0 | 492 | 9,309 | 12,898 | 22,407 | 209 | 71 | 125 | 149 | 1,031 | 7,618 | 0 | 2,321 | 1,446 | 85,529 | 87,580 | | | | | | | | | | | | | | | | | |
| 6 | Printing & stationery | 2,500 | 331 | 0 | 331 | 6,632 | 9,744 | 16,356 | 98 | 8 | 75 | 50 | 10,292 | 6,056 | 0 | 23,023 | 8,855 | 64,674 | 67,555 | | | | | | | | | | | | | | | | | |
| 7 | Communication | 4,653 | 920 | 1 | 921 | 17,787 | 25,242 | 43,029 | 288 | 83 | 159 | 211 | 13,026 | 15,343 | 2 | 25,427 | 11,942 | 1,09,510 | 1,15,082 | | | | | | | | | | | | | | | | | |
| 8 | Information Technology | 4,902 | 519 | 0 | 519 | 11,232 | 17,965 | 29,197 | 91 | 9 | 32 | 115 | 23,029 | 10,414 | 1 | 67,054 | 17,980 | 1,47,922 | 1,53,343 | | | | | | | | | | | | | | | | | |
| 9 | Legal & professional charges | 2,965 | 805 | 2 | 807 | 15,192 | 20,891 | 36,083 | 339 | 116 | 204 | 191 | 1,944 | 12,974 | 1 | 5,536 | 2,352 | 57,751 | 61,044 | | | | | | | | | | | | | | | | | |
| 10 | Auditors' fees, expenses etc | 84 | 24 | 0 | 24 | 461 | 660 | 1,121 | 10 | 4 | 9 | 63 | 359 | 1,793 | 0 | 148 | 73 | 1,793 | 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 | 10 | 2 | 0 | 2 | 54 | 78 | 132 | 1 | 1 | 1 | 1 | 8 | 42 | 0 | 18 | 8 | 212 | 224 | | | | | | | | | | | | | | | | | |
| | (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 | -1 | -1 | -1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -1 | -1 | | | | | | | | | | | | | | | | | |
| | (d) Out of pocket expenses | -16 | 5 | 0 | 5 | 103 | 140 | 1 | 243 | 1 | 1 | 13 | 90 | 0 | 0 | 22 | 16 | 899 | 910 | | | | | | | | | | | | | | | | | |
| 11 | Advertisement and publicity | 14,306 | 4,815 | 17 | 4,832 | 90,243 | 1,22,377 | 2,12,620 | 2,001 | 1,209 | 916 | 1,341 | 11,341 | 79,354 | -1 | 18,322 | 13,009 | 3,40,354 | 3,59,824 | | | | | | | | | | | | | | | | | |
| 12 | Interest & Bank Charges | 2,400 | 735 | 2 | 737 | 13,880 | 19,564 | 33,544 | 314 | 109 | 188 | 219 | 1,830 | 11,481 | 2 | 2,178 | 1,788 | 53,653 | 56,790 | | | | | | | | | | | | | | | | | |
| 13 | Business Development & Promotion | 15,315 | 5,004 | 11 | 5,015 | 94,225 | 1,29,017 | 2,23,242 | 2,097 | 716 | 1,264 | 1,115 | 11,991 | 81,193 | 7 | 21,074 | 14,568 | 3,57,267 | 3,77,597 | | | | | | | | | | | | | | | | | |
| 14 | Marketing & Support Services | 67,578 | 22,115 | 48 | 22,163 | 46,316 | 5,69,753 | 9,86,009 | 9,264 | 3,160 | 5,586 | 4,801 | 52,846 | 3,59,121 | 28 | 92,662 | 64,577 | 15,78,083 | 16,67,824 | | | | | | | | | | | | | | | | | |
| 15 | Other Acquisition Costs | 2,565 | 798 | 2 | 798 | 15,101 | 20,848 | 35,849 | 318 | 135 | 203 | 201 | 1,943 | 11,768 | 1 | 3,675 | 2,341 | 57,520 | 60,876 | | | | | | | | | | | | | | | | | |
| 16 | Others (to be specified) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Exchange (gain) / Loss | 30 | (13) | 0 | (13) | (32) | 73 | 89 | 1 | 348 | 593 | 15 | 10 | (1,811) | 0 | (2) | (41) | 54 | 81 | | | | | | | | | | | | | | | | | |
| | Miscellaneous Expenses | 8,061 | 2,304 | 3 | 2,307 | 44,481 | 63,984 | 1,08,465 | 997 | 348 | 593 | 877 | 6,502 | 35,166 | 4 | 14,816 | 7,487 | 1,75,105 | 1,85,452 | | | | | | | | | | | | | | | | | |
| | Loss/(Profit) on disposal of Assets | (196) | (38) | 0 | (38) | (704) | (933) | (1,639) | (15) | (5) | (10) | (5) | (86) | (646) | 0 | (111) | (109) | (2,720) | (2,720) | | | | | | | | | | | | | | | | | |
| 17 | Depreciation | 6,484 | 2,061 | 4 | 2,065 | 38,880 | 53,862 | 92,842 | 871 | 300 | 523 | 524 | 5,020 | 32,933 | 3 | 9,485 | 6,045 | 1,48,546 | 1,57,095 | | | | | | | | | | | | | | | | | |
| 18 | GST/Service tax Expenses | 2,205 | 734 | 1 | 734 | 13,780 | 18,724 | 32,464 | 305 | 104 | 184 | 154 | 1,377 | 14,954 | 0 | 4,932 | 2,149 | 54,959 | 58,096 | | | | | | | | | | | | | | | | | |
| TOTAL | | 2,37,861 | 68,666 | 142 | 68,798 | 14,01,968 | 18,65,662 | 32,67,670 | 28,415 | 9,728 | 17,588 | 18,668 | 2,57,490 | 11,30,676 | 216 | 5,64,922 | 2,73,059 | 55,66,327 | 58,72,786 | | | | | | | | | | | | | | | | | |

| 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 | |
| | | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | For the quarter ended 31 March 2018 | | | |
| 1 | Employees' remuneration & welfare benefits | (Rs. 000) 69,916 | (Rs. 000) 15,587 | (Rs. 000) 65 | (Rs. 000) 18,568 | (Rs. 000) 4,83,600 | (Rs. 000) 4,77,305 | (Rs. 000) 9,60,909 | (Rs. 000) 7,139 | (Rs. 000) 2,052 | (Rs. 000) 6,486 | (Rs. 000) 94 | (Rs. 000) 78,945 | (Rs. 000) 87,649 | (Rs. 000) 126 | (Rs. 000) 1,32,490 | (Rs. 000) 87,649 | (Rs. 000) 16,13,294 | (Rs. 000) 17,09,654 | | | | | | | | | | | | | | | | | |
| 2 | Travel, conveyance and vehicle running expenses | 3,754 | 1,106 | 4 | 1,110 | 25,305 | 27,096 | 52,401 | 428 | 126 | 339 | 2 | 3,257 | 19,090 | 9 | 7,941 | 4,228 | 87,821 | 92,685 | | | | | | | | | | | | | | | | | |
| 3 | Training expenses | 244 | 87 | 0 | 87 | 1,860 | 1,859 | 3,719 | 37 | 12 | 23 | 0 | 172 | 1,350 | 0 | 527 | 252 | 6,092 | 6,423 | | | | | | | | | | | | | | | | | |
| 4 | Rents, rates & taxes | 2,802 | 950 | 2 | 952 | 19,770 | 22,004 | 41,774 | 398 | 109 | 269 | 0 | 1,930 | 16,203 | 1 | 6,400 | 3,026 | 70,110 | 73,864 | | | | | | | | | | | | | | | | | |
| 5 | Repairs | 820 | 278 | 1 | 279 | 5,780 | 6,546 | 12,322 | 116 | 31 | 80 | 0 | 570 | 4,830 | 1 | 1,911 | 903 | 20,774 | 21,883 | | | | | | | | | | | | | | | | | |
| 6 | Printing & stationery | 3,100 | 585 | 1 | 586 | 10,552 | 11,642 | 21,944 | 90 | 48 | 12 | 0 | 7,253 | 7,698 | 1 | 9,625 | 6,014 | 45,841 | 49,531 | | | | | | | | | | | | | | | | | |
| 7 | Communication | 3,811 | 873 | 1 | 874 | 17,584 | 18,599 | 36,183 | 227 | 53 | 142 | 0 | 7,273 | 12,652 | 2 | 4,621 | 6,482 | 67,635 | 72,320 | | | | | | | | | | | | | | | | | |
| 8 | Information Technology | 10,544 | 1,996 | 1 | 1,997 | 35,541 | 73,792 | 77 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| Sr.No | Particulars | Marine | | | | | | | | | | Miscellaneous | | | | | | Total | | |
|-------|--|---|---|--|---|---|---|--|---|--|--|---|---|---|---|---|---|--------------------|---|--|
| | | Fire Upto the period ended 31 March 2019 | Marine Cargo Upto the period ended 31 March 2019 | Marine Others Upto the period ended 31 March 2019 | Marine Total Upto the period ended 31 March 2019 | Motor OD Upto the period ended 31 March 2019 | Motor TP Upto the period ended 31 March 2019 | Motor Total Upto the period ended 31 March 2019 | Workemena' Compensation Upto the period ended 31 March 2019 | Public/Product Liability Upto the period ended 31 March 2019 | Engineering Upto the period ended 31 March 2019 | Aviation Upto the period ended 31 March 2019 | Personal Accident Upto the period ended 31 March 2019 | Health Insurance Upto the period ended 31 March 2019 | Credit Insurance Upto the period ended 31 March 2019 | Crop Insurance Upto the period ended 31 March 2019 | Others Upto the period ended 31 March 2019 | | Total Miscellaneous Upto the period ended 31 March 2019 | Total Upto the period ended 31 March 2019 |
| | | | | | | | | | | | | | | | | | | | | |
| 1 | Employees' remuneration & welfare benefits | 3,18,678 | 99,706 | 592 | 1,00,298 | 21,95,539 | 25,73,964 | 47,69,503 | 37,840 | 12,922 | 26,637 | 5,873 | 3,82,871 | 18,18,022 | 429 | 3,81,511 | 4,47,027 | 78,85,135 | 83,04,111 | |
| 2 | Travel conveyance and vehicle running expenses | 20,304 | 6,730 | 39 | 6,769 | 1,38,281 | 1,81,403 | 3,19,684 | 2,632 | 906 | 1,835 | 594 | 20,049 | 1,22,360 | 27 | 21,985 | 24,294 | 5,14,366 | 5,44,439 | |
| 3 | Training expenses | 352 | 131 | - | 131 | 2,417 | 3,177 | 5,594 | 53 | 17 | 32 | 12 | 292 | 2,260 | - | 333 | 369 | 8,962 | 9,445 | |
| 4 | Rents, rates & taxes | 12,422 | 4,612 | 14 | 4,626 | 85,187 | 1,11,968 | 1,97,155 | 1,859 | 616 | 1,136 | 409 | 10,276 | 79,671 | 5 | 11,729 | 12,996 | 3,15,852 | 3,23,900 | |
| 5 | Repairs | 4,021 | 1,493 | 4 | 1,497 | 27,574 | 36,243 | 63,817 | 602 | 199 | 368 | 132 | 3,326 | 25,789 | 1 | 3,797 | 4,208 | 1,02,239 | 1,07,257 | |
| 6 | Printing & stationery | 11,090 | 1,950 | 1 | 1,951 | 35,695 | 46,763 | 82,458 | 329 | 42 | 157 | 51 | 36,832 | 33,397 | 1 | 25,270 | 37,753 | 2,16,290 | 2,29,331 | |
| 7 | Communication | 15,956 | 3,783 | 8 | 3,791 | 78,513 | 91,728 | 1,63,241 | 1,078 | 293 | 628 | 216 | 40,236 | 65,361 | 4 | 29,569 | 42,253 | 3,41,895 | 3,61,622 | |
| 8 | Information Technology | 31,761 | 5,389 | 3 | 5,392 | 1,29,123 | 2,27,708 | 891 | 73 | 370 | 117 | 1,08,097 | 92,242 | 2 | 73,779 | 1,10,600 | 6,13,809 | 6,50,988 | | |
| 9 | Legal & professional charges | 5,918 | 2,197 | 7 | 2,204 | 40,584 | 53,343 | 93,927 | 886 | 294 | 541 | 195 | 4,896 | 37,956 | 2 | 5,588 | 6,192 | 1,50,477 | 1,58,999 | |
| 10 | Auditors' fees, expenses etc | 284 | 105 | - | 105 | 1,945 | 2,556 | 4,501 | 42 | 14 | 26 | 9 | 236 | 1,819 | - | 268 | 297 | 7,212 | 7,601 | |
| | (a) as auditor | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (ii) Tax Audit | 34 | 12 | - | 12 | 230 | 303 | 533 | 5 | 2 | 3 | 1 | 28 | 215 | - | 32 | 35 | 854 | 900 | |
| | (iii) Management services: and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (iv) in any other capacity | 7 | 2 | - | 2 | 45 | 60 | 105 | 1 | - | 1 | - | 5 | 42 | - | 6 | 7 | 167 | 176 | |
| | (v) Out of pocket expenses | 35 | 13 | - | 13 | 242 | 318 | 560 | 5 | 2 | 3 | - | 29 | 227 | - | 33 | 37 | 897 | 945 | |
| 11 | Advertisement and publicity | 28,284 | 10,502 | 32 | 10,534 | 1,93,956 | 2,54,930 | 4,48,886 | 4,234 | 1,403 | 2,586 | 931 | 23,397 | 1,81,395 | 10 | 26,705 | 29,589 | 7,19,136 | 7,57,954 | |
| 12 | Interest & Bank Charges | 6,816 | 2,531 | 8 | 2,539 | 46,744 | 61,438 | 1,06,182 | 1,020 | 338 | 623 | 224 | 5,639 | 43,716 | 3 | 6,436 | 7,131 | 1,73,312 | 1,82,667 | |
| 13 | Business development & promotion | 29,514 | 12,815 | 39 | 12,854 | 2,36,677 | 3,11,081 | 5,49,726 | 5,166 | 1,712 | 3,156 | 1,136 | 39,551 | 2,14,489 | 1 | 32,588 | 35,102 | 8,77,385 | 9,13,493 | |
| 14 | Marketing & Support Services | 1,51,347 | 56,194 | 169 | 56,363 | 10,37,862 | 13,64,135 | 24,01,997 | 22,654 | 1,840 | 4,982 | 1,25,199 | 9,70,647 | 56 | 1,42,902 | 1,58,332 | 38,18,116 | 40,55,236 | | |
| 15 | Other Acquisition Costs | 6,217 | 2,308 | 7 | 2,315 | 42,632 | 56,035 | 98,667 | 931 | 308 | 569 | 205 | 5,143 | 39,871 | 2 | 5,870 | 6,504 | 1,68,070 | 1,66,602 | |
| 16 | Others (to be specified) | | | | | | | | | | | | | | | | | | | |
| | Exchange (gain)/loss | 449 | 167 | 1 | 168 | 3,076 | 4,043 | 7,119 | 67 | 22 | 41 | 15 | 371 | 2,877 | - | 423 | 469 | 11,404 | 12,021 | |
| | Miscellaneous Expenses | 26,356 | 9,604 | 32 | 9,636 | 1,82,632 | 2,38,745 | 4,21,377 | 3,846 | 1,279 | 2,387 | 848 | 22,912 | 1,65,400 | 13 | 25,774 | 28,768 | 6,72,604 | 7,08,596 | |
| | Loss/(Profit) on disposal of Assets | (1,940) | (52) | - | (52) | (960) | (1,263) | (2,222) | (21) | (7) | (13) | (5) | (112) | (898) | - | (132) | (146) | (3,560) | (3,752) | |
| 17 | Depreciation | 16,244 | 6,031 | 18 | 6,049 | 1,11,393 | 1,45,412 | 2,57,895 | 2,431 | 806 | 1,485 | 535 | 33,438 | 104,179 | 6 | 15,398 | 16,991 | 4,33,016 | 4,35,399 | |
| 18 | GST/Service tax Expenses | 4,670 | 1,734 | 5 | 1,739 | 32,027 | 42,095 | 74,122 | 699 | 232 | 427 | 154 | 3,863 | 29,553 | 2 | 4,410 | 4,885 | 1,18,747 | 1,25,156 | |
| | TOTAL | 6,95,640 | 2,27,957 | 979 | 2,28,936 | 45,82,876 | 57,08,601 | 1,02,91,477 | 87,180 | 28,980 | 56,834 | 19,134 | 8,35,570 | 40,37,850 | 576 | 8,14,214 | 9,74,699 | 1,71,46,514 | 1,80,71,090 | |

| Sr.No | Particulars | Marine | | | | | | | | | | Miscellaneous | | | | | | Total | | |
|-------|--|---|---|--|---|---|---|--|---|--|--|---|---|---|---|---|---|-----------|---|--|
| | | Fire Upto the period ended 31 March 2018 | Marine Cargo Upto the period ended 31 March 2018 | Marine Others Upto the period ended 31 March 2018 | Marine Total Upto the period ended 31 March 2018 | Motor OD Upto the period ended 31 March 2018 | Motor TP Upto the period ended 31 March 2018 | Motor Total Upto the period ended 31 March 2018 | Workemena' Compensation Upto the period ended 31 March 2018 | Public/Product Liability Upto the period ended 31 March 2018 | Engineering Upto the period ended 31 March 2018 | Aviation Upto the period ended 31 March 2018 | Personal Accident Upto the period ended 31 March 2018 | Health Insurance Upto the period ended 31 March 2018 | Credit Insurance Upto the period ended 31 March 2018 | Crop Insurance Upto the period ended 31 March 2018 | Others Upto the period ended 31 March 2018 | | Total Miscellaneous Upto the period ended 31 March 2018 | Total Upto the period ended 31 March 2018 |
| | | | | | | | | | | | | | | | | | | | | |
| 1 | Employees' remuneration & welfare benefits | 2,38,964 | 72,921 | 226 | 73,147 | 18,44,456 | 16,04,542 | 34,48,998 | 27,886 | 9,332 | 19,007 | 244 | 3,88,988 | 11,06,558 | 530 | 4,11,451 | 2,93,476 | 56,06,570 | 59,18,681 | |
| 2 | Travel conveyance and vehicle running expenses | 13,210 | 4,240 | 14 | 4,254 | 1,00,408 | 1,58,102 | 1,706 | 583 | 1,174 | 15 | 12,583 | 63,526 | 33 | 25,282 | 14,659 | 3,17,663 | 3,35,227 | | |
| 3 | Training expenses | 415 | 152 | - | 152 | 3,256 | 4,134 | 6,387 | 95 | 24 | 38 | 28 | 296 | 2,240 | 38 | 422 | 422 | 10,094 | | |
| 4 | Rents, rates & taxes | 10,000 | 3,873 | 2 | 3,875 | 76,523 | 79,525 | 1,54,048 | 1,577 | 508 | 915 | 7 | 7,138 | 54,686 | 1 | 21,183 | 10,177 | 2,50,061 | 2,63,726 | |
| 5 | Repairs | 1,172 | 1,172 | 1 | 1,173 | 25,066 | 24,109 | 49,175 | 503 | 162 | 292 | 2 | 2,278 | 17,396 | 2 | 6,762 | 3,249 | 79,821 | 84,286 | |
| 6 | Printing & stationery | 10,454 | 2,273 | 2 | 2,275 | 40,296 | 44,296 | 78,949 | 344 | 41 | 41 | 1 | 31,269 | 22,923 | 1 | 4,508 | 22,355 | 1,60,551 | 1,73,280 | |
| 7 | Communication | 12,149 | 3,043 | 3 | 3,046 | 60,311 | 65,553 | 1,18,864 | 751 | 184 | 418 | 31 | 29,547 | 35,899 | 5 | 10,189 | 22,606 | 2,16,460 | 2,31,655 | |
| 8 | Information Technology | 31,107 | 6,653 | 5 | 6,658 | 1,16,949 | 1,12,167 | 2,29,116 | 932 | 87 | 420 | 2 | 94,730 | 65,802 | 2 | 12,166 | 67,351 | 4,70,608 | 5,08,373 | |
| 9 | Legal & professional charges | 2,650 | 973 | 1 | 974 | 20,809 | 20,014 | 40,823 | 418 | 135 | 242 | 2 | 1,891 | 14,442 | 1 | 5,613 | 2,697 | 66,264 | 69,888 | |
| 10 | Auditors' fees, expenses etc | 288 | 106 | - | 106 | 2,263 | 2,176 | 4,439 | 45 | 15 | 26 | - | 207 | 1,570 | - | 610 | 293 | 7,205 | 7,599 | |
| | (a) as auditor | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (ii) Tax Audit | 34 | 13 | - | 13 | 268 | 258 | 526 | 5 | 2 | 3 | - | 24 | 186 | - | 72 | 35 | 853 | 900 | |
| | (iii) Management services: and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (iv) in any other capacity | 36 | 13 | - | 13 | 286 | 275 | 561 | 6 | 2 | 3 | - | 26 | 388 | - | 72 | 37 | 910 | 959 | |
| | (v) Out of pocket expenses | 17 | 6 | - | 6 | 136 | 131 | 267 | 3 | 1 | 2 | - | 12 | 94 | - | 37 | 18 | 434 | 457 | |
| 11 | Advertisement and publicity | 17,111 | 6,285 | 4 | 6,289 | 1,34,362 | 1,29,232 | 2,63,594 | 2,699 | 869 | 1,565 | 12 | 12,210 | 93,249 | 9 | 36,245 | 17,413 | 4,27,865 | 4,51,265 | |
| 12 | Interest & Bank Charges | 7,192 | 2,642 | 2 | 2,644 | 56,473 | 54,317 | 1,10,790 | 1,134 | 385 | 658 | 5 | 5,132 | 39,199 | 4 | 5,124 | 2,319 | 1,79,804 | 1,89,670 | |
| 13 | Business development & promotion | 29,088 | 10,684 | 6 | 10,690 | 2,28,412 | 2,19,691 | 4,48,163 | 4,588 | 1,477 | 2,660 | 20 | 20,797 | 1,58,521 | 16 | 61,616 | 29,603 | 7,27,361 | 7,67,139 | |
| 14 | Marketing & Support Services | 1,45,390 | 53,402 | 32 | 53,434 | 11,41,673 | 10,98,083 | 22,39,756 | 22,932 | 7,380 | 13,297 | 101 | 1,03,749 | 7,92,338 | 79 | 3,07,975 | 1,47,963 | 36,35,570 | 38,34,394 | |
| 15 | Other Acquisition Costs | 17,600 | 897 | 190 | 1,087 | 33,762 | 32,473 | 66,235 | 4 | 139 | 1,072 | - | 280 | 44,520 | - | 173 | 4,970 | 1,18,979 | 1,37,666 | |
| 16 | Others (to be specified) | | | | | | | | | | | | | | | | | | | |
| | Exchange (gain)/loss | (194) | (71) | - | (71) | (1,520) | (1,463) | (2,982) | (31) | (10) | (18) | - | (138) | (1,055) | - | (410) | (197) | (4,841) | (5,050) | |
| | Miscellaneous Expenses | 19,509 | 7,237 | 6 | 7,243 | 1,57,813 | 1,50,636 | 3,08,449 | 3,090 | | | | | | | | | | | |