

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 30 June 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	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous			
		For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	
1	Employees' remuneration, benefits and other manpower costs (Net)	1,12,441	38,084	360	38,444	6,19,608	7,45,385	13,64,991	14,312	4,059	9,398	318	1,10,448	5,35,271	75,579	1,53,551	22,87,949	24,18,836			
2	Travel, conveyance and vehicle running expenses	5,138	2,003	14	2,017	27,689	38,758	66,447	772	209	483	13	4,359	27,811	2	2,192	5,559	1,07,847	1,15,002		
3	Training expenses	131	58	-	58	740	1,014	1,754	23	6	127	-	103	743	40	127	2,809	2,999			
4	Rents, rates and taxes	4,305	1,911	7	1,918	24,345	33,343	57,688	748	180	437	8	3,404	24,448	-	1,306	4,176	92,404	98,628		
5	Repairs and maintenance	1,352	660	2	662	7,642	10,487	18,109	235	59	137	3	1,069	7,674	-	410	1,311	29,007	30,960		
6	Printing and stationery	2,868	474	-	474	8,723	11,590	20,621	85	9	34	1	8,819	8,851	-	9,014	13,425	60,809	64,132		
7	Communication	3,838	950	2	952	14,749	20,061	34,810	277	58	147	3	9,248	14,206	-	9,450	13,816	82,015	86,808		
8	Legal and professional charges	1,192	529	2	531	6,740	9,231	15,971	207	52	121	2	942	6,769	-	362	1,156	25,582	27,307		
9	Auditors' fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditors	87	39	-	39	494	676	1,170	15	4	9	-	69	496	-	26	85	1,874	2,000		
	(b) as advisor or in any other capacity in respect of:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Transition matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iv) Tax audit	10	4	-	4	56	76	132	2	1	1	-	8	56	-	3	10	212	225		
	(c) In any other capacity	35	16	-	16	197	270	467	6	2	4	-	28	198	-	11	33	749	800		
	(d) Out of pocket expenses	42	19	-	19	239	328	567	7	2	4	-	31	240	-	13	41	907	970		
10	Advertisement and publicity	5,067	2,250	8	2,258	28,654	39,243	67,897	800	221	515	10	4,086	28,774	1	1,527	4,244	1,68,717	1,16,682		
11	Interest and bank charges	2,437	1,082	4	1,086	13,781	18,875	32,656	423	107	247	-	5	937	-	739	2,364	12,307	55,831		
12	Business development and promotion	10,097	4,483	16	4,499	57,094	78,195	1,35,289	1,754	444	1,025	20	7,983	57,334	1	3,064	9,791	2,16,705	2,31,301		
13	Marketing and support services	83,720	37,169	132	37,301	4,73,405	6,48,365	11,21,700	14,542	3,881	8,501	165	66,199	4,75,395	10	25,402	81,184	17,96,839	19,17,861		
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Other acquisition costs	13,153	345	165	510	3,260	4,465	7,725	10	11	445	3	73	9,801	-	57,684	4,572	80,324	93,987		
16	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Exchange gain/loss (net)	(58)	(26)	-	(26)	(329)	(450)	(729)	(10)	(3)	(6)	-	(46)	(330)	-	(18)	(56)	(1,248)	(1,331)		
	(b) Miscellaneous expenses	5,883	2,567	9	2,576	32,963	45,267	78,230	999	252	583	11	5,016	32,951	1	2,273	6,299	1,26,615	1,35,075		
	(c) Loss/(Profit) on disposal of assets (net)	(40)	(18)	-	(18)	(227)	(311)	(538)	(7)	(2)	(4)	-	(32)	(228)	-	(12)	(40)	(863)	(919)		
	(d) Information technology	7,869	1,299	1	1,300	24,158	32,989	57,147	225	21	86	2	24,891	22,653	-	27,188	37,915	1,70,128	1,79,297		
17	Depreciation (refer schedule 16 - Note 2.14)	4,918	2,183	8	2,191	27,807	38,084	65,891	854	216	499	10	3,888	27,924	1	1,492	4,769	1,05,544	1,12,653		
18	GST /Service tax	(958)	436	2	438	5,550	7,601	13,151	170	43	100	2	776	5,573	-	298	258	20,371	19,851		
	TOTAL	2,63,607	96,457	732	97,189	13,77,334	17,83,842	31,61,176	36,529	9,642	22,778	576	2,93,181	12,99,789	62	2,18,649	3,45,260	53,47,643	57,08,455		

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		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			
		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	For the quarter ended 30 June 2018	
1	Employees' remuneration, benefits and other manpower costs (Net)	75,802	28,541	263	28,804	5,06,236	5,26,733	10,31,969	9,861	3,424	6,480	176	85,878	4,28,826	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	37,112	70,914	726	247	454	11	4,327	30,308	7	451	5,493	1,12,938	1,19,792		
3	Training expenses	(411)	(19)	-	(19)	(275)	(323)	(597)	(7)	(2)	(4)	-	(33)	(278)	-	(43)	(96)	(966)	(1,026)		
4	Rents, rates and taxes	3,091	1,476	5	1,481	20,943	24,458	45,401	543	171	301	6	2,356	21,550	1	276	3,274	73,479	78,051		
5	Repairs and maintenance	938	448	1	449	6,356	7,423	13,779	165	52	91	2	84	6,419	-	84	995	22,302	23,689		
6	Printing and stationery	2,886	580	-	580	9,727	11,380	21,117	99	10	41	-	8,894	9,638	-	174	1,236	45,728	49,194		
7	Communication	3,602	1,164	3	1,167	17,963	20,669	38,632	346	88	189	4	7,273	16,208	1	271	6,576	70,098	74,867		
8	Legal and 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		
9	Auditors' fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditors	75	36	-	36	510	595	1,105	13	4	7	-	58	515	-	7	80	1,789	1,900		
	(b) as advisor or in any other capacity in respect of:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Transition matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iv) Tax audit	9	4	-	4	60	71	131	2	1	1	-	7	61	-	3	9	212	225		
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(d) Out of pocket expenses	23	11	-	11	153	178	331	4	1	2	-	17	154	-	2	24	535	569		
10	Advertisement and publicity	3,909	1,806	6	1,812	26,481	30,026	57,407	686	216	380	8	2,979	26,743	1	349	4,141	92,810	98,691		
11	Interest and bank charges	3,574	791	2	793	19,683	23,116	42,706	706	87	153	3	1,200	10,769	1	143	1,668	37,414	39,741		
12	Business development and promotion	7,528	3,594	11	3,605	51,004	59,566	1,10,570	1,321	417	732	14	5,738	51,510	3	6,072	7,977	1,78,594	1,90,087		
13	Marketing and support services	20,857	9,958	30	9,988	1,41,306	1,65,026	3,06,332	3,661	1,155	2,028	40	15,888	1,42,706	8	1,863	22,099	4,95,790	5,26,635		
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Other acquisition costs	6,948	374	52	426	8,517	9,946	18,463	4	51	535	20	74	1,271	-	651	1,040	22,106	29,480		
16	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Exchange gain/loss (net)	(194)	(92)	-	(92)	(1,312)	(1,532)	(2,844)	(94)	(11)	(19)	-	(148)	(1,325)	-	(17)	(200)	(4,604)	(4,890)		
	(b																				

