

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 September 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 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019		For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019			
1	Employees' remuneration, benefits and other manpower costs (Net)	(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)	(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)
		88,230	21,623	25	21,648	8,41,808	14,37,447	9,958	6,335	132	87,068	3,36,956	4,02,822	1,16,604	24,30,729	25,40,605																					
2	Travel, conveyance and vehicle running expenses	3,480	815	1	816	22,568	36,675	59,243	403	137	246	4	3,133	15,269	7	16,793	3,869	99,104	1,03,401																		
3	Training expenses	160	47		47	930	1,528	2,458	22	7	125	710	12	563	150	4,047	4,254																				
4	Rents, rates and taxes	3,273	824	2	826	19,105	32,820	51,925	413	137	219	2	2,520	13,172	3	14,382	3,058	86,031	90,130																		
5	Repairs and maintenance	1,093	282	1	283	6,377	10,880	17,257	139	46	75	1	4,652	4,528	1	4,652	1,023	28,563	29,584																		
6	Printing and stationery	2,316	354		354	10,033	16,560	26,593	63	6	25		5,953	6,988		16,224	10,139	65,001	68,669																		
7	Communication	2,990	615	1	616	15,114	25,136	40,250	211	56	109	2	5,361	10,737	1	17,763	8,794	83,284	86,888																		
8	Legal and professional charges	1,073	271		271	5,963	10,113	16,076	132	43	101	1	790	4,288	1	4,225	959	26,586	27,881																		
9	Auditors' fees, expenses, etc.																																				
	(a) as auditors	74	19		19	427	726	1,153	10	3	5		57	305		306	68	1,907	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	8	3		3	48	82	130	1	1	1		6	34		34	8	215	226																		
	(c) In any other capacity	6	(1)		(1)	39	128	128					4	7		74	6	219	225																		
	(d) Out of pocket expenses	6	(2)		(2)	39	95	134						2		87	5	233	236																		
10	Advertisement and publicity	6,227	2,006	5	2,011	38,972	61,733	1,02,704	936	284	506	6	5,215	30,088	3	22,880	6,346	1,68,957	1,77,684																		
11	Interest and bank charges	1,232	603	1	604	12,991	21,891	34,882	292	94	157	1	1,723	9,463	2	8,927	2,093	17,634	60,469																		
12	Business development and promotion	14,951	4,557	12	4,569	86,531	140,506	227,037	2,083	633	1,144	13	11,600	67,678	8	48,793	14,121	3,73,110	3,92,631																		
13	Marketing and support services	77,401	20,977	49	21,026	450,451	7,58,413	12,08,864	10,336	5,452	49	58,778	3,28,737	50	3,08,165	72,631	19,97,109	20,95,537																			
14	Service Charges																																				
15	Other acquisition costs	(13,138)	1,023	(161)	862	18,479	28,638	47,112	571	152	(117)	2	2,891	9,121	1	(49,835)	(2,305)	7,598	(4,678)																		
16	Others																																				
	(a) Exchange (gain)/loss (net)	5	7		7	27	(10)	17	2	1	1		5	67		(91)	5	7	17																		
	(b) Miscellaneous expenses	6,263	1,739	6	1,745	38,000	61,045	99,045	820	264	465	6	4,651	26,384	5	23,476	5,816	1,60,932	1,68,937																		
	(c) Loss/(Profit) on disposal of assets (net)	24	12		12	132	167	299	4	1	3		19	146		(22)	24	474	507																		
	(d) Information technology	5,215	785		785	23,396	39,196	62,592	133	11	53	2	13,138	15,807		39,222	22,793	1,53,751	1,59,751																		
17	Depreciation (refer schedule 16- Note 2.14)	4,530	1,226	3	1,229	26,364	44,404	70,768	593	190	319	3	3,498	19,227	2	18,067	4,250	1,16,917	1,22,677																		
18	GST/Service tax	968	416	1	417	7,989	13,015	21,004	192	59	104	1	1,070	6,211	1	4,590	1,153	34,385	35,770																		
	TOTAL	2,07,837	58,201	(54)	58,147	13,59,614	21,47,509	35,07,123	27,104	8,570	15,185	224	2,09,452	9,56,145	284	9,02,097	2,71,609	58,97,793	61,63,798																		

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		56,780	19,406	224	19,710	5,08,723	6,15,314	11,24,037	8,538	2,501	5,966	48	94,530	4,56,107	103	83,549	95,016	18,30,795	19,57,285																			
2	Travel, conveyance and vehicle running expenses	3,948	1,510	17	1,527	35,912	50,052	85,964	691	209	474	5	5,437	35,607	7	6,418	6,106	1,40,918	1,46,393																			
3	Training expenses	(51)	(3)		(3)	(99)	(253)	(2)	(1)	(1)	(1)		(13)	(110)		(14)	(430)	(438)																				
4	Rents, rates and taxes	3,818	841	2	846	19,275	26,642	45,917																														

