

Sr.No	Particulars	Miscellaneous																	Total					
		Fire	Marine				Miscellaneous										Total							
		Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019		Upto the period ended 31 December 2019				
		(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)	
1	Employees' remuneration, benefits and other manpower costs (Net)	8,31,820	83,162	4,456	87,619	15,49,849	22,40,478	37,90,327	28,087	20,985	74,654	5,237	2,00,794	15,73,839	4,758	1,88,884	6,15,352	65,02,867	74,22,306					
2	Travel, conveyance and vehicle running expenses	10,958	3,547	17	3,564	69,863	1,71,743	1,460	458	944	25	10,151	59,921	13,278	42,522	13,278	3,00,515	45,252	3,00,515					
3	Training expenses	391	141	-	141	2,503	3,708	6,211	59	18	34	-	328	2,096	-	1,072	401	10,219	10,751					
4	Rents, rates and taxes	3,720	3,710	10	3,720	65,896	97,624	1,63,520	1,561	609	904	11	8,634	55,225	4	24,004	10,540	2,64,972	2,78,979					
5	Repairs and maintenance	3,334	3,292	3	3,334	21,355	33,638	52,993	906	352	293	4	2,798	18,113	-	12,815	3,416	91,091	95,630					
6	Printing and stationery	6,975	1,099	-	1,099	25,370	37,473	62,843	185	16	72	2	20,218	28,581	-	32,328	37,397	1,81,642	1,89,716					
7	Communication	9,149	2,056	3	2,059	41,901	61,659	1,03,560	623	154	339	5	20,187	42,305	1	34,595	35,717	2,37,480	2,48,688					
8	Legal and professional charges	3,710	1,338	3	1,341	23,764	35,205	58,969	563	169	326	4	3,114	20,710	-	7,440	3,801	65,097	1,00,148					
9	Auditors' fees, expenses, etc.	224	81	-	81	1,435	2,126	3,561	34	10	20	-	188	1,202	-	449	231	5,695	6,000					
	(a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(b) as advisor or in any other capacity in respect of:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(iv) Tax audit	97	35	-	35	624	924	1,548	15	4	9	-	82	522	-	195	100	2,475	2,607					
	(v) In any other capacity	64	23	-	23	413	611	1,024	10	3	6	-	54	346	-	179	66	1,638	1,725					
	(vi) Out of pocket expenses	51	19	-	19	227	485	813	8	2	4	-	43	274	-	102	53	1,298	1,367					
10	Advertisement and publicity	13,257	4,781	12	4,793	84,926	1,25,816	2,10,742	2,012	604	1,165	15	11,128	71,927	5	1,37,271	13,583	4,48,452	4,66,502					
11	Interest and bank charges	7,101	2,561	7	2,568	45,489	67,391	1,12,880	1,077	324	624	8	5,960	40,047	3	14,236	7,276	1,82,435	1,92,304					
12	Business development and promotion	1,12,193	14,964	995	15,959	1,97,738	2,92,062	4,89,800	4,754	4,289	14,839	1,087	26,044	1,83,735	1,083	-	86,548	8,12,179	9,40,331					
13	Marketing and support services	7,03,156	93,784	6,238	1,00,022	12,39,303	18,40,470	30,69,773	29,796	26,881	93,004	6,812	1,63,231	11,51,539	6,790	-	5,42,419	50,90,245	58,93,423					
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
15	Other acquisition costs	28,301	1,244	240	1,484	(1,249)	(1,850)	(3,099)	14	141	2,179	98	7,665	32,198	-	57,336	8,886	1,05,418	1,35,203					
16	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(a) Exchange (gain) / Loss (net)	(116)	(116)	-	(116)	(2,054)	(1,043)	(5,097)	(49)	(15)	(28)	-	(269)	(1,721)	-	(643)	(327)	(8,149)	(8,586)					
	(b) Miscellaneous expenses	14,825	5,266	15	5,281	97,687	1,42,478	2,40,165	2,206	667	1,298	18	23,659	78,512	7	75,527	15,911	4,26,970	4,47,080					
	(c) Loss/(Profit) on disposal of assets (net)	(104)	(80)	-	(80)	(666)	(987)	(1,653)	(16)	(5)	(9)	-	(87)	(558)	-	(209)	(107)	(2,644)	(2,786)					
	(d) Information technology	19,570	3,084	-	3,085	71,188	1,05,145	1,76,333	518	46	203	5	56,731	62,386	-	88,021	1,04,932	4,89,175	5,11,830					
17	Depreciation (refer schedule 16 - Note 7.14)	13,557	4,889	13	4,902	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
18	GST /Service tax	-	-	-	-	86,846	1,28,661	2,15,507	2,057	618	1,191	15	11,379	73,773	5	31,322	3,49,258	3,67,717	3,71,717					
	TOTAL	17,88,599	2,26,831	12,013	2,38,845	36,47,076	53,37,230	89,84,900	75,480	55,990	1,92,065	13,346	5,61,975	35,10,687	12,671	8,26,497	15,14,108	8,26,497	1,77,73,337					

Sr.No	Particulars	Miscellaneous																	Total					
		Fire	Marine				Miscellaneous										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				
		(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)	
1	Employees' remuneration, benefits and other manpower costs (Net)	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	1,27,129	3,38,719	57,20,346	60,22,099					
2	Travel, conveyance and vehicle running expenses	14,551	5,194	37	5,231	1,05,811	1,34,164	2,39,985	1,974	675	1,419	22	14,836	96,882	19	8,703	18,773	3,83,387	4,03,069					
3	Training expenses	50	20	-	20	370	473	843	3	5	-	-	43	364	-	30	56	1,352	1,422					
4	Rents, rates and taxes	8,520	3,466	12	3,478	63,218	89,797	1,44,015	1,362	442	839	9	7,349	62,199	3	5,110	9,558	2,30,886	2,42,884					
5	Repairs and maintenance	2,469	1,004	4	1,008	18,265	23,345	41,610	393	128	243	3	2,123	17,971	1	1,476	2,762	66,210	70,177					
6	Printing and stationery	6,590	1,619	1	1,620	29,083	37,019	66,102	270	34	132	1	26,560	27,844	1	2,297	28,948	1,51,616	1,63,826					
7	Communication	11,305	2,863	7	2,870	52,726	76,486	1,19,212	790	210	465	5	27,210	50,018	2	4,142	30,311	2,32,365	2,46,540					
8	Legal and professional charges	3,422	1,392	5	1,397	25,392	32,452	57,844	547	178	327	4	2,952	24,882	1	2,052	3,839	92,736	97,555					
9	Auditors' fees, expenses, etc.	200	81	-	81	1,484	1,896	3,380	32	10	20	-	173	1,460	-	120	224	5,699	6,000					
	(a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(b) as advisor or in any other capacity in respect of:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(iv) Tax audit	24	10	-	10	176	225	401	4	1	2	-	20	173	-	14	27	642	676					
	(v) In any other capacity	6	3	-	3	46	59	105	1	1	-	-	5	45	-	4	177	168	177					
	(vi) Out of pocket expenses	19	8	-	8	139	178	317	3	1	2	-	16	137	-	11	21	508	535					
10	Advertisement and publicity	13,978	5,697	20	5,707	1,03,713	1,32,553	2,30,786	2,234	725	1,377	15	12,056	1,02,041	5	8,383	15,680	3,78,782	3,98,467					
11	Interest and bank charges	4,416	1,796	6	1,802	32,764	41,874	74,658	706	229	435	5	3,809	32,335	1	2,648	4,953	1,19,659	1,25,877					