

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the Period ended 31 March 2020

**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 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020		For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020		
1	Employees' remuneration, benefits and other manpower costs (Net)	2,89,988	26,948	1,286	28,134	4,23,914	6,44,734	10,68,648	8,429	22,874	9,409	4,255	22,874	8,429	4,255	22,874	9,409	55,285	1,77,081	4,41,965	1,713	31,848	1,77,081	31,848	1,77,081	18,21,506	21,39,637	18,21,506	21,39,637	18,21,506	21,39,637	18,21,506	21,39,637			
2	Travel, conveyance and vehicle running expenses	3,202	1,011	5	1,016	19,120	28,795	47,915	429	96	286	414	2,556	16,880	4	7,391	3,614	79,585	83,803	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
3	Training expenses	171	61	-	1,016	1,016	2,733	27	6	1,652	2,733	27	6	1,652	2,733	27	6	1,652	2,733	27	6	1,652	2,733	27	6	1,652	2,733	27	6	1,652	2,733	27	6	1,652		
4	Rents, rates and taxes	3,594	1,287	2	1,289	22,594	34,735	57,339	561	123	324	467	2,826	19,203	1	3,794	3,584	88,212	93,095	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
5	Repairs and maintenance	1,509	539	1	540	9,671	16,470	23,941	233	156	389	545	3,194	8,055	1	3,585	3,866	40,907	43,807	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
6	Printing and stationery	2,528	327	1	328	6,086	10,335	17,000	59	24	35	50	5,597	10,674	-	9,547	12,549	55,468	58,314	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
7	Communication	4,036	(77)	(2)	(79)	2,573	4,672	7,245	(285)	(123)	(200)	47	15,574	8,528	-	23,950	33,580	86,316	90,273	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
8	Legal and professional charges	1,426	511	-	512	8,980	13,772	22,752	222	50	128	173	1,127	8,003	1	3,193	1,427	37,076	39,014	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
9	Auditors' fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(a) as auditors	78	28	-	28	492	756	1,248	12	3	7	10	62	417	-	58	77	1,894	2,000	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
	(b) as advisor or in any other capacity in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(i) Transition matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(iv) Tax audit	(63)	(23)	-	(23)	(407)	(600)	(1,007)	(10)	(3)	(6)	(1)	(54)	(940)	-	(138)	(64)	(1,621)	(1,707)	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
	(c) In any other capacity	55	20	-	20	346	524	870	8	2	5	4	44	291	-	71	55	1,425	1,500	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
	(d) Out of pocket expenses	25	9	-	9	156	238	394	4	1	2	3	20	132	-	24	24	606	640	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
10	Advertisement and publicity	7,372	2,647	5	2,652	46,005	70,924	117,526	1,142	276	660	696	5,096	30,474	3	11,456	2,411	1,84,550	1,84,577	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
11	Interest and bank charges	2,765	991	1	992	17,408	26,687	44,095	431	97	249	332	2,186	17,539	1	2,661	70,355	74,112	171	184	171	184	171	184	171	184	171	184	171	184	171	184	171	184		
12	Business development and promotion	94,203	11,957	726	12,683	1,42,656	2,15,620	3,58,276	3,508	2,648	10,861	3,136	18,285	1,32,160	854	-	60,437	5,90,165	6,97,051	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
13	Marketing and support services	1,92,714	23,066	1,231	24,297	2,38,188	3,73,142	6,11,330	6,067	3,228	18,547	11,520	29,182	2,19,615	1,617	-	95,570	9,96,676	12,13,681	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
15	Other acquisition costs	6,819	566	49	615	14,268	21,323	35,591	1	(2)	399	6,694	1	16,639	-	-	32,186	1,257	92,766	1,00,200	171	184	171	184	171	184	171	184	171	184	171	184	171	184		
16	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(a) Exchange (gain)/loss (net)	(428)	(154)	(41)	(155)	(2,723)	(4,103)	(6,826)	(66)	(17)	(38)	(26)	(350)	(2,293)	-	(614)	(435)	(10,665)	(11,248)	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
	(b) Miscellaneous expenses	5,509	1,949	4	1,953	34,188	53,037	87,225	846	189	492	672	4,312	29,250	3	7,108	5,527	1,35,624	1,43,086	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
	(c) Loss/(Profit) on disposal of assets (net)	(22)	(7)	-	(7)	(134)	(210)	(344)	(3)	-	(2)	(4)	(17)	(14)	-	(35)	(22)	(54)	(570)	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
	(d) Information technology	8,259	1,093	1	1,094	22,681	34,857	57,538	196	19	78	104	18,748	32,291	1	30,099	41,330	1,80,404	1,89,757	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
17	Depreciation (refer schedule 16 - Note 2.14)	5,251	1,882	3	1,885	33,060	50,688	83,748	818	184	473	633	4,150	28,155	2	5,690	5,248	1,29,101	1,36,237	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
18	GST /Service tax	-	-	-	-	37,621	56,632	94,253	-	-	-	-	-	-	-	-	-	130	7,959	181	1,40,989	1,40,989	171	184	171	184	171	184	171	184	171	184	171	184		
	TOTAL	6,28,986	74,531	3,313	77,844	10,78,823	16,52,677	27,31,500	22,629	11,092	55,315	34,502	1,66,860	10,35,895	4,201	2,08,525	4,52,871	47,22,889	54,29,718																	

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 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, benefits and other manpower costs (Net)	92,927	24,244	52	24,296	5,58,413	6,99,604	12,58,017	10,045	3,541	6,555	8,065	1,06,094	4,09,621	151	2,54,382	1,08,308	21,64,789	22,82,012	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
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	171	184	171	184	171	184	171	184	171	184	171	184	171	184			
3	Training expenses	302																																		

Sr.No	Particulars	Miscellaneous																	Total									
		Marine				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 year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020		For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020
1	Employees' remuneration, benefits and other manpower costs (Net)	11,21,807	1,10,010	5,742	1,15,752	19,73,763	28,85,212	48,58,975	36,515	25,241	97,528	14,646	2,56,079	20,15,804	6,470	2,20,682	7,92,433	83,24,373	95,61,932									
2	Travel, conveyance and vehicle running expenses	14,160	4,558	22	4,580	88,983	1,30,675	2,19,658	1,889	554	1,230	439	12,707	76,801	17	49,913	16,892	3,80,100	3,98,840									
3	Training expenses	562	202	202	202	3,584	5,360	8,944	86	24	50	19	464	3,011	-	1,256	572	14,426	15,190									
4	Rents, rates and taxes	13,881	4,997	12	5,009	88,490	1,32,359	2,20,849	2,122	592	1,228	478	11,460	74,528	5	27,298	14,124	3,63,184	3,72,074									
5	Repairs and maintenance	4,935	1,741	4	1,745	39,826	46,108	76,934	739	206	428	167	3,392	26,148	2	16,400	4,921	1,39,957	1,36,537									
6	Printing and stationery	9,503	1,426	1	1,427	47,808	79,863	244	22	96	22	22	25,775	39,252	-	41,875	49,846	2,37,110	2,48,040									
7	Communication	13,185	1,979	1	1,980	44,474	66,331	1,10,805	338	31	133	52	35,761	50,833	1	56,545	69,297	3,23,796	3,38,961									
8	Legal and professional charges	5,136	1,849	4	1,853	32,744	48,977	81,721	785	219	454	177	4,241	28,713	2	10,633	5,228	1,32,173	1,39,162									
9	Auditors' fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(a) as auditors	302	109	-	109	1,927	2,882	4,809	46	13	27	10	250	1,619	-	507	308	7,589	8,000									
	(b) as advisor or in any other capacity in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(iv) Tax audit	34	12	-	12	217	324	541	5	1	3	1	28	182	-	57	36	854	900									
	(c) In any other capacity	119	43	-	43	759	1,135	1,894	18	5	11	4	98	637	-	200	121	2,988	3,150									
	(d) Out of pocket expenses	76	27	-	27	483	723	1,206	12	3	7	3	63	406	-	127	77	1,904	2,007									
10	Advertisements and publicity	20,632	7,429	17	7,445	1,31,531	1,96,727	3,29,268	3,154	880	1,825	711	17,034	1,11,401	8	1,48,727	20,994	6,31,002	6,61,079									
11	Interest and bank charges	9,866	3,552	8	3,560	62,897	94,078	1,56,975	1,508	421	873	340	8,146	57,586	4	16,897	10,040	2,62,790	2,66,216									
12	Business development and promotion	2,06,396	26,921	1,721	26,842	34,794	50,682	84,876	8,262	6,937	25,700	4,223	44,339	3,15,895	1,937	-	1,46,985	14,02,344	16,37,382									
13	Marketing and support services	8,95,870	1,16,850	7,469	1,24,319	17,77,491	22,01,612	36,81,103	35,863	30,109	1,11,551	18,332	1,92,413	13,71,154	8,407	-	6,37,989	60,86,931	71,70,110									
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
15	Other acquisition costs	35,120	1,810	289	2,099	13,019	19,473	32,492	15	139	2,578	6,792	7,666	48,837	-	89,522	10,143	1,98,184	2,35,403									
16	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(a) Exchange (gain/loss net)	(769)	(270)	(1)	(271)	(4,777)	(7,146)	(11,923)	(115)	(32)	(66)	(26)	(619)	(4,014)	-	(1,257)	(762)	(18,814)	(19,834)									
	(b) Miscellaneous expenses	20,338	7,215	19	7,234	1,31,875	1,95,515	3,27,390	3,052	856	1,790	690	16,971	1,07,762	10	82,635	21,438	5,62,594	5,90,166									
	(c) Loss/(Profit) on disposal of assets (net)	(126)	(46)	-	(46)	(800)	(1,197)	(1,997)	(19)	(5)	(11)	(4)	(104)	(672)	-	(244)	(129)	(3,356)	(3,565)									
	(d) Information technology	77,829	4,177	2	4,179	93,869	1,40,002	2,33,871	714	65	281	109	75,479	94,677	1	1,18,120	1,46,262	6,69,579	7,01,587									
17	Depreciation (refer schedule 16 - Note 2.4.1)	18,808	6,771	16	6,787	1,19,906	1,79,349	2,99,255	2,875	802	1,664	648	15,529	1,01,428	7	37,012	19,130	4,78,339	5,03,954									
18	GST /Service tax	-	-	-	-	62,783	93,908	1,56,691	-	-	-	-	1,073	22,148	-	-	925	2,98,454	2,98,454									
	TOTAL	24,17,584	3,01,362	15,326	3,16,688	47,26,493	69,89,907	1,17,16,400	98,108	67,083	2,47,380	47,848	7,28,895	45,44,156	16,871	10,35,022	19,66,979	2,04,68,682	2,32,02,954									

Sr.No	Particulars	Miscellaneous																	Total									
		Marine				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 year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019		For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	For the year ended 31 March 2019	
1	Employees' remuneration, benefits and other manpower costs (Net)	5,18,678	99,706	592	1,00,298	21,95,539	25,73,964	47,69,503	37,840	12,922	26,637	8,373	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	5,41,439									
3	Training expenses	252	131	-	131	2,427	3,177	5,604	53	17	32	12	292	2,260	-	333	369	8,262	9,445									
4	Rents, rates and 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	3,32,900									
5	Repairs and maintenance	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	1,07,757									
6	Printing and stationery	11,093	1,920	1	1,951	35,095	48,763	82,458	329	42	157	51	36,883	33,397	1	25,270	37,753	2,15,280	2,29,331									
7	Communication	15,956	3,283	8	3,291	70,513	91,728	1,62,241	1,078	293	624	216	40,236	65,561	4	29,569	42,253	3,41,875	3,61,622									
8	Legal and professional charges	5,918	2,197	7	2,204	40,584	53,343	93,927	886	241	495	195	4,896	37,956	2	5,588	6,192	1,50,477	1,58,599									
9	Auditors' fees, expenses, etc.	284	105	-	105	1,945	2,556	4,501	42	14	26	8	236	1,819	-	268	297	7,211	7,600									
	(b) as advisor or in any other capacity in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(iv) Tax audit	34	12	-	12	230	303	533	5	2	3	1	28	215	-	32	35	854	900									
	(c) In any other capacity	7	2	-	2	45	60	105	1	1	1	1	5	42	-	6	7	167	176									
	(d) Out of pocket expenses	35	13	-	13	242	318	560	5	2	3	1	29	227	-	33	897	945										
10	Advertisements 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	1,81,295	10	26,705	29,589	7,19,136	7,57,954									
11	Interest and bank charges	6,816	2,531	8	2,539	46,744	61,438	1,09,182	1,020	338	623	224	5,639	43,716	3	6,436	7,131	1,73,312	1,82,667									
12	Business development and promotion	34,514	12,815	39	12,854	2,36,677	3,11,081	5,47,758	5,166	1,712	3,156	1,136	28,551	2,21,349	13	32,588	36,106	8,77,535	9,24,903									
13	Marketing and support services	1,51,347	56,194	109	56,363	10,37,862	13,64,135	24,01,997	22,654	7,507	13,840	4,983	1,25,199	9,70,647	56	1,42,902	1,58,333	38,48,116	40,55,826									
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
15	Other acquisition costs	6,217	2,308	7	2,315	42,632	56,035	93,100	931	308	569	205	5,143	39,871	2	5,870	6,504	1,68,070	1,66,602									
16	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
	(a) Exchange (gain/loss net)	449	167	1	168	3,076	4,043	7,119	67	22	41	15	371	2,877	-	423	469	11,404	12,021									
	(b) Miscellaneous expenses																											