

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the Period ended 30 June 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 | | Worksmens' Compensation | | Public/Product Liability | | Engineering | | Aviation | | Personal Accident | | Health Insurance | | Credit Insurance | | Crop Insurance | | Others | | Total Miscellaneous | | |
| | | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | For the quarter ended 30 June 2020 | | |
| 1 | Employees' remuneration, benefits and other manpower costs (Net) | 327,721 | 23,102 | 1,864 | 24,966 | 363,038 | 439,001 | 802,039 | 7,074 | 7,280 | 23,501 | 1,798 | 53,285 | 171,950 | 1,509,788 | 1,862,474 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 | 40,611 |
| 2 | Travel, conveyance and vehicle running expenses | 322 | 194 | - | 194 | 1,676 | 2,201 | 3,877 | 64 | 18 | 32 | 1 | 302 | 2,317 | - | 557 | 448 | 7,616 | 8,132 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Training expenses | - | - | - | - | 1 | 2 | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Rents, rates and taxes | 4,124 | 2,476 | 7 | 2,483 | 22,442 | 29,168 | 51,610 | 819 | 738 | 421 | 15 | 3,492 | 29,230 | 3 | 1,791 | 5,296 | 92,915 | 99,522 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Repairs and maintenance | 1,050 | 690 | 2 | 692 | 5,715 | 7,428 | 13,143 | 208 | 61 | 107 | 4 | 889 | 7,450 | 1 | 785 | 1,950 | 23,988 | 25,630 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Printing and stationery | 1,054 | 191 | - | 191 | 2,473 | 3,320 | 5,793 | 25 | 3 | 9 | - | 2,672 | 2,668 | - | 253 | 3,780 | 45,842 | 46,317 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Communication | 1,535 | 147 | - | 147 | 3,604 | 4,837 | 8,441 | 37 | 4 | 11 | - | 3,893 | 5,008 | - | 409 | 5,449 | 23,253 | 24,935 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 8 | Legal and professional charges | 1,117 | 670 | 2 | 672 | 6,076 | 7,897 | 13,973 | 222 | 65 | 114 | 4 | 946 | 7,999 | 1 | 64 | 1,432 | 24,820 | 26,609 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 9 | Auditors' fees, expenses, etc. | 84 | 51 | - | 51 | 458 | 596 | 1,054 | 17 | 5 | 9 | - | 71 | 596 | - | 108 | 1,865 | 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 | 9 | 6 | - | 6 | 52 | 67 | 119 | 2 | 1 | 1 | - | 8 | 67 | - | 11 | 210 | 225 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (v) In any other capacity | 18 | 11 | - | 11 | 97 | 127 | 224 | 4 | 1 | 2 | - | 15 | 127 | - | 22 | 396 | 425 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (vi) Out of pocket expenses | 19 | 12 | - | 12 | 105 | 136 | 241 | 4 | 1 | 1 | - | 16 | 136 | - | 25 | 426 | 457 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 10 | Advertisement and publicity | 4,472 | 2,244 | 6 | 2,244 | 21,637 | 28,208 | 49,845 | 735 | 211 | 378 | 13 | 5,761 | 27,775 | 3 | 17,309 | 7,718 | 109,094 | 115,816 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Interest and bank charges | 1,668 | 1,092 | 3 | 1,095 | 9,079 | 11,800 | 20,879 | 331 | 96 | 170 | - | 1,413 | 11,802 | 1 | 488 | 2,142 | 17,328 | 40,001 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | Business development and promotion | 71,132 | 6,259 | 681 | 6,940 | 42,786 | 57,425 | 100,211 | 1,574 | 2,083 | 6,839 | 591 | 6,671 | 55,199 | 533 | - | 28,773 | 202,674 | 280,746 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Marketing and support services | 297,292 | 26,160 | 2,845 | 29,005 | 178,821 | 240,003 | 418,824 | 6,577 | 8,707 | 28,583 | 2,470 | 27,882 | 230,701 | 2,227 | - | 113,094 | 847,065 | 1,173,362 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Service Charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Other acquisition costs | 19,377 | 920 | 91 | 1,011 | 4,781 | 5,515 | 10,296 | 24 | 34 | 458 | 128 | 80 | 4,250 | - | 1,150 | 1,489 | 17,909 | 38,497 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (a) Exchange (gain)/loss (net) | 168 | 101 | - | 101 | 913 | 1,187 | 2,100 | 33 | 10 | 17 | 1 | 142 | 1,187 | - | 10 | 214 | 3,983 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (b) Miscellaneous expenses | 4,598 | 2,763 | 8 | 2,771 | 25,897 | 32,647 | 58,544 | 114 | 266 | 470 | 16 | 3,892 | 32,583 | 3 | 1,062 | 5,900 | 103,650 | 111,019 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (c) Loss/(Profit) on disposal of assets (net) | 36 | 21 | - | 21 | 195 | 253 | 448 | 7 | 2 | 4 | - | 30 | 253 | - | 2 | 46 | 792 | 849 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (d) Information technology | 11,984 | 1,146 | 1 | 1,147 | 28,127 | 37,751 | 65,878 | 286 | 34 | 87 | 5 | 30,382 | 30,582 | - | 4,915 | 42,534 | 124,703 | 187,834 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 17 | Depreciation (refer schedule 16 - Note 2.14) | 5,038 | 3,025 | 9 | 3,034 | 27,417 | 35,634 | 63,051 | 1,000 | 291 | 514 | 18 | 4,267 | 35,789 | 4 | 1,635 | 6,469 | 113,038 | 121,110 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 18 | GST /Service tax | - | - | - | - | 10,286 | 11,866 | 22,152 | - | - | - | - | 292 | 3,152 | - | 23,452 | 43 | 49,091 | 49,091 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL | 752,818 | 71,041 | 5,519 | 76,560 | 755,676 | 957,069 | 1,722,745 | 19,957 | 19,411 | 61,724 | 5,071 | 145,901 | 889,488 | 4,231 | 94,507 | 406,453 | 3,359,643 | 4,188,845 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |

| Sr.No | Particulars | Marine | | | | | | | | | Miscellaneous | | | | | | | | | | Total | | | | | | | | | | | | | | | |
|-------|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|-------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|---|---|
| | | Fire | | Marine Cargo | | Marine Others | | Marine Total | | Motor OD | | Motor TP | | Motor Total | | Worksmens' 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 | | 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) | 112,441 | 38,084 | 360 | 38,444 | 619,606 | 745,365 | 1,364,991 | 14,312 | 4,009 | 9,390 | 318 | 110,428 | 535,271 | 46 | 75,579 | 153,551 | 2,267,949 | 2,418,826 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 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 | 107,847 | 115,002 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 3 | Training expenses | 131 | 58 | - | 58 | 740 | 1,014 | 1,754 | 23 | 6 | 13 | - | 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 | 189 | 437 | 8 | 3,404 | 24,448 | - | 1,306 | 4,176 | 92,404 | 98,628 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 5 | Repairs and maintenance | 1,352 | 600 | 2 | 602 | 7,642 | 10,467 | 18,109 | 215 | 51 | 137 | 3 | 1,069 | 7,674 | - | 410 | 1,311 | 29,007 | 30,960 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 6 | Printing and stationery | 2,848 | 474 | - | 474 | 8,721 | 11,910 | 20,631 | 85 | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| Sr.No | Particulars | Miscellaneous | | | | | | | | | | | | | | | | | Total | |
|-----------------------------------|--|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---------------------|------------------|-----------------------------------|
| | | Marine | | | | Miscellaneous | | | | | | | | | | | | Total Miscellaneous | | For the period ended 30 June 2020 |
| | | 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 | | | |
| For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | For the period ended 30 June 2020 | | | |
| 1 | Employees' remuneration, benefits and other manpower costs (Net) | 327,721 | 23,102 | 1,864 | 24,966 | 363,038 | 439,001 | 802,039 | 7,074 | 7,280 | 23,501 | 1,798 | 53,285 | 400,795 | 1,455 | 40,611 | 171,950 | 1,509,788 | 1,862,474 | |
| 2 | Travel, conveyance and vehicle running expenses | 322 | 194 | - | 194 | 1,676 | 2,201 | 3,877 | 64 | 18 | 32 | 1 | 302 | 2,317 | - | 557 | 448 | 7,616 | 8,132 | |
| 3 | Training expenses | - | - | - | - | 1 | 2 | 3 | - | - | - | - | - | 2 | - | - | - | 11 | 11 | |
| 4 | Rents, rates and taxes | 4,124 | 2,476 | 7 | 2,483 | 22,442 | 29,168 | 51,610 | 819 | 238 | 421 | 15 | 3,492 | 29,230 | 3 | 1,291 | 5,296 | 92,915 | 99,522 | |
| 5 | Repairs and maintenance | 3,050 | 630 | 2 | 632 | 5,715 | 7,428 | 13,143 | 208 | 61 | 107 | 4 | 889 | 7,450 | 1 | 735 | 3,350 | 23,848 | 25,630 | |
| 6 | Printing and stationery | 1,054 | 101 | - | 101 | 2,473 | 3,320 | 5,793 | 25 | 3 | 8 | - | 2,672 | 2,668 | - | 253 | 3,740 | 15,162 | 16,317 | |
| 7 | Communication | 1,535 | 147 | - | 147 | 3,604 | 4,837 | 8,441 | 37 | 4 | 11 | 1 | 3,893 | 5,008 | - | 409 | 5,449 | 23,253 | 24,935 | |
| 8 | Legal and professional charges | 1,117 | 670 | 2 | 672 | 6,076 | 7,897 | 13,973 | 222 | 65 | 114 | 4 | 946 | 7,959 | 1 | 64 | 1,432 | 24,820 | 26,009 | |
| 9 | Auditors' fees, expenses, etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (a) as auditors | 84 | 51 | - | 51 | 458 | 596 | 1,054 | 17 | 5 | 9 | - | 71 | 596 | - | 5 | 108 | 1,865 | 2,000 | |
| | (b) as advisor or in any other capacity in respect of | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (iii) Management services | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (iv) Tax audit | 9 | 6 | - | 6 | 52 | 67 | 119 | 2 | 1 | 1 | - | 8 | 67 | - | 11 | 210 | 225 | | |
| | (v) In any other capacity | 18 | 11 | - | 11 | 97 | 127 | 224 | 4 | 1 | 2 | - | 15 | 127 | - | 1 | 22 | 396 | 425 | |
| | (vi) Out of pocket expenses | 19 | 12 | - | 12 | 105 | 136 | 241 | 4 | 1 | 2 | - | 16 | 136 | - | 1 | 25 | 426 | 457 | |
| 10 | Advertisements and publicity | 4,472 | 2,244 | 6 | 2,250 | 21,637 | 28,208 | 49,845 | 735 | 211 | 374 | 13 | 5,261 | 27,575 | 3 | 17,356 | 7,718 | 109,084 | 115,816 | |
| 11 | Interest and bank charges | 1,668 | 1,002 | 3 | 1,005 | 9,079 | 11,800 | 20,879 | 331 | 96 | 170 | 6 | 1,413 | 11,802 | 1 | 488 | 2,142 | 37,328 | 40,001 | |
| 12 | Business development and promotion | 71,132 | 6,259 | 681 | 6,940 | 42,786 | 57,425 | 100,211 | 1,574 | 2,083 | 6,839 | 591 | 6,671 | 55,199 | 533 | - | 28,973 | 202,674 | 280,746 | |
| 13 | Marketing and support services | 292,292 | 26,160 | 2,845 | 29,005 | 178,821 | 240,003 | 418,824 | 6,577 | 8,707 | 28,583 | 2,470 | 27,882 | 230,701 | 2,227 | - | 121,094 | 847,065 | 1,173,362 | |
| 14 | Service Charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 15 | Other acquisition costs | 19,377 | 920 | 91 | 1,011 | 4,781 | 5,515 | 10,296 | 24 | 34 | 458 | 128 | 80 | 4,250 | - | 1,150 | 1,489 | 17,909 | 38,297 | |
| 16 | Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (a) Exchange (gain/loss net) | 168 | 101 | - | 101 | 913 | 1,187 | 2,100 | 33 | 10 | 17 | 1 | 142 | 1,187 | - | 10 | 214 | 3,714 | 3,983 | |
| | (b) Miscellaneous expenses | 4,598 | 2,763 | 8 | 2,771 | 25,897 | 32,647 | 58,544 | 914 | 266 | 470 | 16 | 3,892 | 32,583 | 3 | 1,062 | 5,900 | 103,650 | 111,019 | |
| | (c) Loss/(Profit) on disposal of assets (net) | 36 | 21 | - | 21 | 195 | 253 | 448 | 7 | 2 | 4 | - | 30 | 253 | - | 2 | 46 | 792 | 849 | |
| | (d) Information technology | 11,984 | 1,146 | 1 | 1,147 | 28,127 | 37,751 | 65,878 | 286 | 34 | 87 | 5 | 30,382 | 30,582 | - | 4,915 | 42,534 | 174,703 | 187,834 | |
| 17 | Depreciation (refer schedule 16 - Note 2.4.1) | 5,038 | 3,025 | 9 | 3,034 | 27,417 | 35,634 | 63,051 | 1,000 | 291 | 514 | 18 | 4,267 | 35,789 | 4 | 1,635 | 6,460 | 113,038 | 121,110 | |
| 18 | GST/Service tax | - | - | - | - | 11,866 | 22,152 | - | - | - | - | - | 292 | 3,152 | - | 23,452 | 43 | 49,091 | 49,091 | |
| | TOTAL | 752,818 | 71,041 | 5,519 | 76,560 | 755,676 | 957,069 | 1,712,745 | 19,957 | 19,411 | 61,724 | 5,071 | 145,901 | 889,468 | 4,231 | 94,507 | 406,453 | 3,359,468 | 4,188,445 | |

| Sr.No | Particulars | Miscellaneous | | | | | | | | | | | | | | | | | Total | |
|-----------------------------------|--|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---------------------|-----------|-----------------------------------|
| | | Marine | | | | Miscellaneous | | | | | | | | | | | | Total Miscellaneous | | For the period ended 30 June 2019 |
| | | 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 | | | |
| For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | For the period ended 30 June 2019 | | | |
| 1 | Employees' remuneration, benefits and other manpower costs (Net) | 112,441 | 38,084 | 360 | 38,444 | 619,606 | 745,383 | 1,364,991 | 14,312 | 4,059 | 9,398 | 318 | 110,428 | 535,271 | 46 | 75,575 | 153,551 | 2,267,949 | 2,418,836 | |
| 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 | 107,847 | 115,002 | |
| 3 | Training expenses | 121 | 58 | - | 58 | 740 | 1,014 | 1,754 | 23 | 6 | 12 | - | 103 | 748 | - | 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 | 189 | 437 | 8 | 3,404 | 24,448 | - | 1,306 | 4,176 | 92,404 | 98,628 | |
| 5 | Repairs and maintenance | 1,352 | 600 | 2 | 602 | 7,642 | 10,467 | 18,109 | 235 | 59 | 137 | 3 | 1,069 | 7,674 | - | 410 | 1,311 | 29,007 | 30,460 | |
| 6 | Printing and stationery | 2,848 | 474 | - | 474 | 8,721 | 11,910 | 20,651 | 85 | 34 | 9 | - | 8,819 | 8,191 | - | 6,614 | 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 | 15,971 | 20,712 | 207 | 121 | 2 | 2 | 942 | 6,769 | - | 362 | 1,156 | 25,582 | 27,307 | |
| 9 | Auditors' fees, expenses, etc. | 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) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (iii) Management services | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (iv) Tax audit | 10 | 4 | - | 4 | 56 | 76 | 132 | 2 | 2 | 1 | - | 8 | 56 | - | 3 | 10 | 212 | 225 | |
| | (v) In any other capacity | 16 | 16 | - | 16 | 197 | 270 | 467 | 6 | 2 | 4 | - | 28 | 198 | - | 11 | 33 | 749 | 800 | |
| | (vi) Out of pocket expenses | 42 | 19 | - | 19 | 239 | 328 | 567 | 7 | 2 | 4 | - | 33 | 240 | - | 13 | 41 | 907 | 970 | |
| 10 | Advertisements and publicity | 5,067 | 2,250 | 8 | 2,258 | 28,654 | 39,243 | 67,897 | 880 | 223 | 515 | 10 | 4,006 | 28,774 | 1 | 1,537 | 4,914 | 108,757 | 116,082 | |
| 11 | Interest and bank charges | 2,437 | 1,082 | 4 | 1,086 | 13,781 | 18,875 | 33,656 | 493 | 107 | 247 | 5 | 1,927 | 13,839 | - | 799 | 2,364 | 57,307 | 55,831 | |
| 12 | Business development and promotion | 10,097 | 4,483 | 16 | 4,499 | 57,094 | 78,195 | 135,289 | 1,754 | 444 | 1,025 | 20 | 7,983 | 57,334 | 1 | 3,064 | 9,791 | 216,705 | 231,301 | |
| 13 | Marketing and support services | 83,720 | 37,169 | 132 | 37,301 | 473,405 | 648,365 | 1,121,770 | 14,542 | 3,681 | 8,501 | 165 | 66,189 | 475,395 | 10 | 25,402 | 81,184 | 1,786,839 | 1,917,861 | |
| 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) | (779) | (100) | (31) | (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 | 126,615 | 135,075 | |
| | (c) Loss/(Profit) on disposal of assets (net) | (40) | (18) | - | (18) | (277) | (311) | (538) | (7) | (2) | (3) | - | (32) | (228) | - | (12) | (40) | (863) | (919) | |
| | (d) Information technology | 7,969 | 1,299 | 1 | 1,300 | 24,158 | 33,989 | 57,147 | 225 | 21 | 86 | 2 | 34,891 | 22,653 | - | 27,188 | 37,915 | 170,128 | 179,397 | |
| 17 | Depreciation (refer schedule 16 - Note 2.4.1) | 4,918 | 2,183 | 8 | 2,191 | 27,807 | 38,084 | 65,991 | 854 | 216 | 499 | 10 | 3,888 | 27,924 | 1 | 1,492 | 4,769 | 105,544 | 112,653 | |
| 18 | GST/Service tax | (958) | (436) | 2 | (438) | (5,550) | (7,601) | (13,151) | (170) | (43) | (100) | 2 | (776) | (5,573) | - | (298) | (258 | | | |