

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Miscellaneous											Total	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10		2009-10
	(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 & welfare benefits	227,089	68,605	54,639	123,244	804,907	354,798	1,159,705	9,584	20,295	128,509	48,200	67,010	720,433	266,679	2,420,415	2,770,748	
2 Travel, conveyance and vehicle running expenses	18,542	5,602	4,461	10,063	65,720	28,969	94,689	783	1,657	10,493	3,936	5,471	58,823	21,774	197,626	226,231	
3 Training expenses	1,348	407	324	731	4,779	2,107	6,886	57	121	763	286	398	4,278	1,584	14,373	16,452	
4 Rents, rates & taxes	39,431	11,912	9,487	21,399	139,762	61,606	201,368	1,664	3,524	22,314	8,369	11,636	125,094	46,306	420,275	481,105	
5 Repairs	20,575	6,216	4,950	11,166	72,927	32,145	105,072	868	1,839	11,643	4,367	6,071	65,273	24,162	219,295	251,036	
6 Printing & stationery	5,765	1,742	1,387	3,129	20,433	9,007	29,440	243	515	3,262	1,224	1,701	18,289	6,770	61,444	70,338	
7 Communication	32,049	9,682	7,711	17,393	113,595	50,072	163,667	1,353	2,864	18,136	6,802	9,457	101,673	37,636	341,588	391,030	
8 Legal & professional charges	39,377	7,649	6,092	13,741	89,738	39,556	129,294	1,069	2,263	14,327	5,374	7,471	80,320	29,732	269,850	322,968	
9 Auditors' fees, expenses etc																	
(a) as auditor	316	96	76	172	1,122	494	1,616	13	28	179	67	93	1,004	372	3,372	3,860	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	15,286	4,618	3,678	8,296	54,181	23,883	78,064	645	1,366	8,650	3,245	4,511	48,495	17,951	162,927	186,509	
11 Interest & Bank Charges	6,108	1,845	1,470	3,315	21,651	9,543	31,194	258	546	3,457	1,296	1,802	19,378	7,173	65,104	74,527	
12 Others																	
(a) Miscellaneous expenses	28,012	8,463	6,740	15,203	99,288	43,765	143,053	1,182	2,503	15,852	5,946	8,266	88,868	21,238	286,908	330,123	
(b) Business & Sales Promotion	12,236	3,697	2,944	6,641	43,371	19,117	62,488	516	1,094	6,924	2,597	3,611	38,819	14,369	130,418	149,295	
13 Depreciation	22,714	6,862	5,465	12,327	80,508	35,488	115,996	959	2,030	12,854	4,821	6,703	72,059	26,674	242,096	277,137	
TOTAL	468,848	137,396	109,424	246,820	1,611,982	710,550	2,322,532	19,194	40,645	257,363	96,530	134,201	1,442,806	522,420	4,835,691	5,551,359	

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		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	
	(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 & welfare benefits	302,031	92,313	138,695	231,008	933,434	476,596	1,410,030	10,478	15,053	193,166	55,362	120,075	1,039,203	254,104	3,097,471	3,630,510
2 Travel, conveyance and vehicle running expenses	31,567	9,648	14,496	24,144	97,560	49,812	147,372	1,095	1,573	20,189	5,786	12,550	108,614	26,558	323,737	379,448
3 Training expenses	3,736	1,142	1,715	2,857	11,545	5,895	17,440	130	186	2,389	685	1,485	12,853	3,143	38,311	44,904
4 Rents, rates & taxes	38,249	11,691	17,564	29,255	118,210	60,356	178,566	1,327	1,906	24,463	7,011	15,206	131,605	32,180	392,264	459,768
5 Repairs	27,653	8,452	12,698	21,150	85,462	43,636	129,098	959	1,378	17,686	5,069	10,994	95,146	23,264	283,594	332,397
6 Printing & stationery	11,446	3,498	5,256	8,754	35,374	18,062	53,436	397	570	7,320	2,098	4,551	39,383	9,632	117,387	137,587
7 Communication	41,351	12,639	18,989	31,628	127,798	65,251	193,049	1,435	2,061	26,447	7,580	16,440	142,279	34,790	424,081	497,060
8 Legal & professional charges	114,036	9,497	14,268	23,765	96,025	49,029	145,054	1,078	1,549	19,872	5,695	12,352	106,906	26,141	318,647	456,448
9 Auditors' fees, expenses etc																
(a) as auditor	266	81	122	203	823	420	1,243	10	13	170	49	106	916	224	2,731	3,200
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	12,754	3,898	5,857	9,755	39,417	20,125	59,542	442	636	8,157	2,338	5,070	43,883	10,732	130,800	153,309
11 Interest & Bank Charges	6,614	2,022	3,037	5,059	20,442	10,438	30,880	229	330	4,230	1,212	2,630	22,759	5,565	67,835	79,508
12 Others																
(a) Miscellaneous expenses	14,183	4,335	6,513	10,848	43,832	22,380	66,212	492	707	9,071	2,600	5,639	48,799	7,539	141,059	166,090
(b) Business & Sales Promotion	15,074	4,607	6,922	11,529	46,588	23,787	70,375	523	751	9,641	2,763	5,993	51,867	12,683	154,596	181,199
13 Depreciation	21,994	6,722	10,100	16,822	67,972	34,705	102,677	763	1,096	14,066	4,031	8,744	75,674	18,504	225,555	264,371
TOTAL	640,954	170,545	256,232	426,777	1,724,482	880,492	2,604,974	19,358	27,809	356,867	102,279	221,835	1,919,887	465,059	5,718,068	6,785,799