

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous						Total	
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		For Q2 2010-11	For Q2 2010-11	For Q2 2010-11						For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11		For Q2 2010-11
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	61,857	12,071	6,634	18,705	155,777	59,335	215,112	2,931	2,583	19,563	3,984	13,235	201,109	101,796	560,313	640,875	
2 Travel, conveyance and vehicle running expenses	6,227	1,404	718	2,122	15,808	6,012	21,820	287	329	2,177	676	1,425	21,015	9,273	57,002	65,351	
3 Training expenses	559	123	64	187	1,417	539	1,956	26	28	192	56	126	1,873	849	5,106	5,852	
4 Rents, rates & taxes	8,973	1,790	972	2,762	22,623	8,616	31,239	423	389	2,881	634	1,939	29,331	14,569	81,405	93,140	
5 Repairs	5,983	1,323	682	2,005	15,170	5,770	20,940	278	307	2,063	613	1,356	20,085	9,041	54,683	62,671	
6 Printing & stationery	1,258	226	130	356	3,157	1,204	4,361	60	45	377	53	260	4,013	2,173	11,342	12,956	
7 Communication	8,017	1,842	932	2,774	20,372	7,746	28,118	368	436	2,842	923	1,850	27,196	11,751	73,484	84,275	
8 Legal & professional charges	19,341	3,931	2,005	5,936	44,114	16,775	60,889	801	924	6,092	1,909	3,981	58,694	25,791	159,081	184,358	
9 Auditors' fees, expenses etc																	
(a) as auditor	93	19	10	29	236	89	325	5	4	31	8	20	309	147	849	971	
(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	4,872	990	532	1,522	12,295	4,681	16,976	229	218	1,584	372	1,062	16,000	7,813	44,254	50,648	
11 Interest & Bank Charges	1,984	373	209	582	4,988	1,901	6,889	94	78	611	107	417	6,393	3,341	17,930	20,496	
12 Others																	
(a) Miscellaneous expenses	11,603	2,581	1,327	3,908	29,186	11,100	40,286	538	603	4,019	1,211	2,638	39,013	17,455	105,763	121,274	
(b) Business & Sales Promotion	7,584	1,654	859	2,513	19,214	7,310	26,524	352	381	2,591	743	1,708	25,367	11,578	69,244	79,341	
13 Depreciation	6,524	1,346	719	2,065	16,480	6,273	22,753	306	299	2,143	526	1,431	21,508	10,362	59,328	67,917	
TOTAL	144,875	29,673	15,793	45,466	360,837	137,351	498,188	6,698	6,624	47,166	11,815	31,448	471,906	225,939	1,299,784	1,490,125	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous						Total
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		For Q2 2009-10	For Q2 2009-10	For Q2 2009-10						For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	87,978	17,056	7,606	24,662	205,098	89,912	295,010	2,692	3,501	35,097	12,301	17,622	180,167	69,102	615,492	728,132
2 Travel, conveyance and vehicle running expenses	5,539	1,053	443	1,496	12,970	5,677	18,647	170	224	2,178	753	1,085	11,387	4,357	38,801	45,836
3 Training expenses	369	57	7	64	901	388	1,289	12	17	126	37	57	786	295	2,619	3,052
4 Rents, rates & taxes	17,847	3,534	1,667	5,201	41,400	18,183	59,583	543	698	7,228	2,570	3,659	36,390	13,991	124,662	147,710
5 Repairs	7,527	1,408	564	1,972	17,692	7,733	25,425	232	308	2,927	1,000	1,448	15,525	5,932	52,797	62,296
6 Printing & stationery	1,624	257	42	299	3,951	1,705	5,656	52	74	562	168	259	3,451	1,297	11,519	13,442
7 Communication	12,370	2,359	1,004	3,363	28,946	12,671	41,617	380	499	4,877	1,690	2,434	25,415	9,730	86,642	102,375
8 Legal & professional charges	10,910	1,537	706	2,243	18,243	8,005	26,248	239	309	3,154	1,113	1,590	16,031	6,156	54,840	67,993
9 Auditors' fees, expenses etc																
(a) as auditor	154	32	18	50	353	156	509	4	6	65	24	33	311	120	1,072	1,276
(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	5,536	1,135	583	1,718	12,733	5,610	18,343	167	210	2,299	836	1,180	11,205	4,325	38,565	45,819
11 Interest & Bank Charges	1,876	318	86	404	4,500	1,952	6,452	59	82	681	216	324	3,938	1,490	13,242	15,522
12 Others																
(a) Miscellaneous expenses	7,903	1,599	797	2,396	18,239	8,025	26,264	239	303	3,252	1,173	1,659	16,043	(2,515)	46,418	56,717
(b) Business & Sales Promotion	4,613	949	491	1,440	10,602	4,672	15,274	139	175	1,921	700	986	9,330	3,603	32,128	38,181
13 Depreciation	8,328	1,578	657	2,235	19,519	8,540	28,059	257	338	3,267	1,127	1,626	17,135	6,556	58,365	68,928
TOTAL	172,574	32,872	14,671	47,543	395,147	173,229	568,376	5,185	6,744	67,634	23,708	33,962	347,114	124,439	1,177,162	1,397,279

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	
		Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	128,332	36,231	16,692	52,923	330,607	125,335	455,942	5,631	9,462	52,928	24,620	32,907	462,839	153,236	1,197,565	1,378,820
2 Travel, conveyance and vehicle running expenses	10,598	2,992	1,379	4,371	27,303	10,351	37,654	465	781	4,371	2,033	2,718	38,223	12,655	98,900	113,869
3 Training expenses	992	280	129	409	2,555	969	3,524	44	73	409	190	254	3,577	1,184	9,255	10,656
4 Rents, rates & taxes	18,145	5,123	2,360	7,483	46,745	17,722	64,467	796	1,338	7,484	3,481	4,653	65,442	21,666	169,327	194,955
5 Repairs	10,497	2,964	1,365	4,329	27,042	10,252	37,294	461	774	4,329	2,014	2,692	37,858	12,534	97,956	112,782
6 Printing & stationery	2,851	805	371	1,176	7,346	2,785	10,131	125	210	1,176	547	731	10,284	3,405	26,609	30,636
7 Communication	13,202	3,727	1,717	5,444	34,010	12,894	46,904	579	973	5,445	2,533	3,385	47,613	15,764	123,196	141,842
8 Legal & professional charges	31,315	8,294	3,821	12,115	75,686	28,693	104,379	1,289	2,166	12,117	5,636	7,533	105,958	35,080	274,158	317,588
9 Auditors' fees, expenses etc																
(a) as auditor	177	50	23	73	457	173	630	8	13	73	34	45	640	212	1,655	1,905
(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	9,621	2,716	1,251	3,967	24,786	9,396	34,182	422	709	3,968	1,846	2,467	34,699	11,488	89,781	103,369
11 Interest & Bank Charges	4,295	1,213	559	1,772	11,065	4,195	15,260	188	317	1,771	824	1,101	15,491	5,129	40,081	46,148
12 Others																
(a) Miscellaneous expenses	20,167	5,693	2,623	8,316	51,513	19,529	71,042	886	1,489	8,317	3,869	5,172	72,730	24,079	187,584	216,067
(b) Business & Sales Promotion	13,587	3,836	1,767	5,603	35,002	13,270	48,272	596	1,002	5,604	2,607	3,484	49,002	16,223	126,790	145,980
13 Depreciation	12,644	3,570	1,645	5,215	32,575	12,349	44,924	555	932	5,215	2,426	3,242	45,603	15,098	117,995	135,854
TOTAL	276,423	77,494	35,702	113,196	706,692	267,913	974,605	12,045	20,239	113,207	52,660	70,384	989,959	327,753	2,560,852	2,950,471

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	
		Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	167,322	40,704	28,398	69,102	366,944	164,580	531,524	4,797	5,289	78,952	31,734	42,947	324,961	128,371	1,148,575	1,384,999
2 Travel, conveyance and vehicle running expenses	10,921	2,657	1,853	4,510	23,949	10,742	34,691	313	345	5,153	2,071	2,803	21,209	8,378	74,963	90,394
3 Training expenses	970	236	165	401	2,127	954	3,081	28	31	458	184	249	1,883	744	6,658	8,029
4 Rents, rates & taxes	32,596	7,930	5,532	13,462	71,484	32,062	103,546	934	1,030	15,380	6,182	8,366	63,305	25,008	223,751	269,809
5 Repairs	15,255	3,711	2,589	6,300	33,455	15,005	48,460	437	482	7,198	2,893	3,915	29,627	11,704	104,716	126,271
6 Printing & stationery	4,155	1,011	705	1,716	9,113	4,087	13,200	119	131	1,961	788	1,067	8,070	3,188	28,524	34,395
7 Communication	24,236	5,896	4,113	10,009	53,150	23,838	76,988	695	766	11,436	4,596	6,221	47,069	18,594	166,365	200,610
8 Legal & professional charges	24,697	3,557	2,482	6,039	32,065	14,382	46,447	419	462	6,899	2,773	3,753	28,397	11,218	100,368	131,104
9 Auditors' fees, expenses etc																
(a) as auditor	251	61	43	104	550	247	797	7	8	118	48	64	487	192	1,721	2,076
(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	9,403	2,288	1,596	3,884	20,622	9,249	29,871	270	297	4,437	1,783	2,414	18,263	7,214	64,549	77,836
11 Interest & Bank Charges	4,394	1,069	746	1,815	9,637	4,322	13,959	126	139	2,073	833	1,128	8,534	3,371	30,163	36,372
12 Others																
(a) Miscellaneous expenses	13,808	3,359	2,344	5,703	30,283	13,582	43,865	396	436	6,516	2,619	3,544	26,818	632	84,826	104,337
(b) Business & Sales Promotion	7,782	1,893	1,321	3,214	17,066	7,654	24,720	223	246	3,672	1,476	1,997	15,113	5,970	53,417	64,413
13 Depreciation	16,516	4,018	2,803	6,821	36,221	16,246	52,467	474	522	7,793	3,132	4,239	32,077	12,672	113,376	136,713
TOTAL	332,306	78,390	54,690	133,080	706,666	316,950	1,023,616	9,238	10,184	152,046	61,112	82,707	625,813	237,256	2,201,972	2,667,358