

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rn. '000)

Perticulars	Five	Marine - Cargo	Marine - Others	Marine Total	Motor OD	Motor OD	Motor OD	For the year ended 31.03.2016	Marine - Cargo	Marine - Others	Marine Total	Engineering	Action	Personal Accident	Health Insurance	Crew / Weather Insurance	Credit Insurance	Others	Miscellaneous	Total
Employees' compensation and welfare benefits	48,024	61,292		61,923	6,08,834	4,37,892	30,34,436	7,893	23,516	7,211	30,727	2,58,105	2,699	60,918						18,478
Travel, conveyance and vehicle running expenses	9,517	9,290		9,230	44,555	33,586	75,951	466	1,029		1,495									1,495
Training Expenses	345	659		659	9,347	6,108	15,933	95	229	88	317	454	3,663							23,211
Rents, rates and taxes	2,786	514		3,300	17,203	12,612	29,815	8,791	4,393	39	12,223	1,803	1,000							18,033
Repairs, Maintenance (including Electrical)	520	990		990	14,504	8,903	23,957	144	344	133	488	636	5,508							35,069
Printing and stationery	290	305		305	6,655	4,689	11,344	43	82	37	119	433	5,175							18,540
Communication Expenses	2,330	1,000		3,330	48,388	1,08,074	1,56,462	698	1,352	26	1,676	26,803	17,116							1,63,275
Legal and professional charges	1,894	3,626		3,606	61,617	43,418	1,05,033	523	1,261	483	2,747	2,456	20,061							1,45,175
Author's fee expenses etc.																				
(i) In the auditor				128	1,808	1,775	3,083						88		709					4,319
(ii) In an auditor or in any other capacity, in respect of																				
(i) Tribunal matters	3	6		6	90	64	154		1	2	1	4	89							258
(ii) Insurance matters																				
(iii) Certification Fee	6	9		9	129	91	220		1	3	4									352
(c) In any other capacity																				
Audit Out of Pocket expenses	7	14		14	192	135	327		2	5	7			75						458
Advertisement and Publicity	58,379	39,330		39,330	10,80,980	7,61,492	18,42,452	9,468	10,956	9,987	40,689	3,15,291	41,137							23,79,304
Interest and Bank Charges	707	1,347		1,347	89,116	13,470	32,586	1,916	467	183	650									88,477
Others	4,563	8,690		8,690	1,23,323	86,888	2,10,221	1,259	3,016	1,485	4,501	5,990	48,337		22,831					3,07,693
Marketing Expenses	998	1,059		1,059	10,028	29,021	39,049	1,099	1,733	7,891	10,623									36,885
Exchange (gain)/ loss	2	5		5	64	45	109	1	1	3	25	12								153
Miscellaneous Expenses	191	363		363	5,155	3,632	8,786	93	126	49	175	200	2,021							12,861
Support Expenses	3,103	3,178		3,178	47,900	40,759	88,659	966	2,567	22,823	28,352									26,890
GST on Excise/Service taxes	997	1,698		1,698	26,840	18,983	45,823	275	659	255	1,309	10,559	959							1,15,641
(Profit)/ Loss on Discard / Sale of Assets	4	187		187	5	120	85	205	1	5	1				6	47				228
Depreciation	1,077	1,997		1,997	27,786	284	31,033	1,349	1,683	513	3,641									69,273

(R\$, '000)

Particulars	For the Period Ending December 31, 2015										For the Period Ending December 31, 2014									
	Fire	Marine Cargo	Marine- Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Drop / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total		
Employees' Compensation and welfare benefits	11,806	38,871		38,871	4,31,398	3,29,381	8,22,477		7,702	18,935	6,744	21,724	2,83,219		18,640	143	734	11,90,375	12,61,351	
Contractors and vehicle running expenses	1,680				91,588		50,807		426	879	383	1,137	15,009			8	2,887	16,124	80,187	
Training Expenses	119	132		132	2,569	1,710	4,278		32	69	27	24	89	1,134		1	392	6,015	6,206	
Tools, spares and items	4,587	8,499		13,086	1,48,747	1,04,440	2,53,187		3,918	87,132	1,560	86	2,182			3	2,380	3,20,113	3,23,500	
Repairs - Maintenance (including Electrical)	615			108	13,747	9,569	22,916		169	347	145	4	297	1,533		4	2,274	33,947	34,567	
Printing and Stationery	464	360		360	10,414	6,679	16,693		73	114	62	59	2,092			3	743	24,275	25,008	
Conveyance Expenses	2,044	2,346		4,390	49,712	76,200	1,25,912		1,182	20,416	484	1	4,689			20	9,219	1,41,615	1,41,615	
Legal and professional charges	2,701	3,100		3,100	69,644	46,451	1,16,094		739	33,152	632		2,094	26,831		39	9,185	1,97,107	1,97,900	
Author's fee expenses etc.																				
(i) As auditor	70	81		81	1,566	1,045	2,611		19	39	16		54	693		230	0	3,673	3,804	
(ii) As advisor or in any other capacity, in respect of																				
(i) Taxation matters	3	4		4	77	51	128		1	2	1		3	34		11	0	2	181	
(ii) Insurance matters																				
(iii) Certification Fee	14	16		16	307	205	512		4	8	3		11	136		45	0	2	761	
(iv) In any other capacity																				
Audit Out of Pocket expenses	7	8		8	160	106	266		2	4	2		6	71		23	0	376	390	
Advertisement and Publicity	23,708	21,072		21,072	4,60,491	3,10,459	7,70,950		11,713	60,773	14,385		11,417	1,02,954		112	12,289	9,43,359	9,68,139	
Interest and Bank Charges	367	423		423	8,214	5,418	13,631		1,071	9	96		280	3,633		8	6,579	49,425	50,218	
Others																				
Information Technology	5,101	8,878		8,878	1,14,051	76,609	1,90,120		1,404	2,876	1,200		1,964	50,448		18,710	32	76,315	2,87,805	
Medical Expenses	172	844		1,016	17,329	9,282	26,611		36	1,378	1,522		31	8,037		8	8,072	8,326	8,326	
Exchange (loss) / Gain	12	26		26	486	324	810						17	215		0	76	1,140	9,188	
Miscellaneous Expenses	333	383		383	7,437	4,960	12,397		92	187	78		386	3,389		2	1,139	17,442	18,516	
Interest Services	3,983	8,088		8,088	82,083	34,717	86,800		1,926	2,512	1,662		2,788	31,200		45	2,960	1,29,468	1,38,860	
IT or E-mailed Expenses																				
Profit / Loss on Sale of Assets	(13)	(18)		(18)	(733)	(688)	(1,222)		19	(18)	98		(25)	(124)		0	(150)	(1,737)	(1,787)	
Depreciation	1,209				17,024	19,048	36,072		313	18,024	683		3,969			178	9	33,363	35,964	
	81,820	87,269		87,269	15,06,017	10,05,281	26,08,816	27,428	41,068	27,895			81,281	6,12,145	1,54,018	412	48,070	1,38,726	86,37,365	

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. '000)

For the Quarter Ended December 31, 2019																		
Particulars	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	11,422	19,211	-	19,211	2,13,657	1,44,730	3,58,387	2,149	6,878	2,001	-	13,008	81,931	18,127	166	3,163	4,85,761	5,16,394
Travel, conveyance and vehicle running expenses	664	1,161	-	1,161	18,799	12,865	31,663	195	390	152	-	963	5,876	2,470	7	223	41,989	43,744
Training Expenses	124	99	-	99	2,401	1,589	3,991	13	13	10	-	123	872	162	3	-	4,770	4,655
Rents, rates and taxes	272	1,598	-	1,598	30,046	20,472	50,518	238	508	212	-	1,997	9,326	3,010	11	333	68,762	67,633
Repairs, Maintenance (including, Electrical)	1	329	-	329	6,874	4,378	10,751	92	103	47	-	316	1,889	893	2	60	14,007	14,493
Printing and stationery	79	136	-	136	3,008	2,065	6,073	19	36	16	-	186	1,953	320	1	47	7,661	7,872
Communication Expenses	1,920	1,176	-	1,176	26,189	17,615	43,804	107	350	172	-	1,307	6,801	3,298	9	242	56,320	57,173
Legal and professional charges	169	1,401	-	1,401	29,145	20,556	49,701	220	492	197	-	1,298	7,899	4,288	8	295	63,865	65,436
Author's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	(0)	30	-	30	678	461	1,139	5	9	4	-	34	173	83	0	6	1,454	1,476
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	(0)	2	-	2	34	23	58	0	0	0	-	2	9	4	0	0	74	78
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	(2)	3	-	1	31	20	51	0	0	0	-	2	4	2	0	0	59	57
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	(4)	(1)	-	(1)	27	17	44	0	(0)	(0)	-	1	(3)	(1)	0	0	41	37
Advertisement and Publicity	20,689	12,155	-	12,155	4,62,790	3,16,949	7,79,739	3,240	2,858	3,182	-	19,008	95,602	9,595	69	4,938	9,19,239	9,50,065
Interest and Bank Charges	142	625	-	625	10,751	7,452	18,203	95	205	87	-	529	3,529	13,095	3	115	35,863	36,629
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	(890)	1,729	-	1,729	42,643	28,853	71,495	301	489	260	-	2,140	10,109	4,895	16	374	90,040	90,878
Marketing Expenses	(30)	305	-	305	6,286	4,299	10,585	50	94	44	-	312	1,748	838	2	61	13,720	13,999
Exchange (gain) / Loss	(10)	(13)	-	(13)	(13)	(86)	(209)	(2)	(6)	(1)	-	(6)	(41)	(29)	(0)	(2)	(130)	(131)
Miscellaneous Expenses	(16)	99	-	99	2,090	1,428	3,518	16	30	14	-	104	589	272	1	20	4,544	4,620
Support Services	813	983	-	983	22,099	15,017	37,115	163	282	151	-	1,075	6,854	3,698	6	280	84,793	85,549
IT on Exempted Services	807	1,695	-	1,695	24,125	16,608	41,083	242	571	223	-	1,174	9,625	5,351	7	286	60,962	61,451
(Profit) / Loss on Discard / Sale of Assets	27	37	-	37	451	323	774	5	13	5	-	22	204	96	0	6	1,126	1,188
Depreciation	1,429	664	-	664	10,473	7,123	17,595	16	237	69	-	623	2,699	1,398	4	89	32,419	32,802
	89,818	45,486	-	45,486	9,11,061	6,22,828	15,34,778	7,380	19,410	6,846	-	43,689	2,47,684	79,850	283	10,813	19,44,131	20,20,816

(Rs. '000)

For the Quarter Ended December 31, 2018																		
Particulars	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	9,924	12,762	-	12,762	1,44,556	1,16,999	2,61,555	2,454	8,016	2,282	-	6,069	87,605	3,599	54	137	3,79,769	4,02,456
Travel, conveyance and vehicle running expenses	610	668	-	668	13,599	10,249	23,848	163	297	155	-	366	5,961	1	4	905	31,701	32,979
Training Expenses	292	26	-	26	687	568	1,255	7	12	7	-	12	249	-	0	66	1,609	1,656
Rents, rates and taxes	748	895	-	895	62,884	47,881	1,10,764	219	418	206	-	510	8,574	1,772	17	578	1,22,698	1,24,268
Repairs, Maintenance (including, Electrical)	118	139	-	139	3,699	3,060	6,758	37	68	37	-	69	1,345	234	1	129	8,470	8,926
Printing and stationery	172	167	-	167	4,193	3,140	7,333	32	51	28	-	146	4,629	-	2	314	12,531	12,869
Communication Expenses	474	595	-	595	13,962	13,185	25,147	145	273	143	-	285	5,597	-	5	1,481	32,730	33,758
Legal and professional charges	942	1,089	-	1,089	30,695	22,771	53,467	273	529	282	-	638	10,120	(17,569)	7	1,032	50,752	52,784
Author's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	18	21	-	21	515	406	922	5	10	5	-	11	188	65	0	2	1,209	1,249
(b) as advisor or in any other capacity, in respect of	1	1	-	1	26	20	46	0	1	0	-	1	10	3	0	1	62	64
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	1	1	-	1	42	44	86	0	0	0	-	(0)	11	1	0	1	99	101
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	(0)	(0)	-	(0)	13	18	31	0	(0)	0	-	(0)	2	(1)	0	0	32	32
Advertisement and Publicity	797	928	-	928	2,29,939	1,59,241	4,13,280	235	463	219	-	908	8,647	2,650	56	469	4,26,061	4,27,787
Interest and Bank Charges	152	153	-	153	3,450	2,483	6,033	38	75	35	-	90	1,388	6,807	2	740	15,306	15,495
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	1,261	1,463	-	1,463	36,216	28,747	64,963	380	714	365	-	788	13,767	3,732	13	183	84,904	87,617
Marketing Expenses	71	71	-	71	1,651	1,145	2,695	18	35	16	-	43	642	-	0	202	3,652	3,785
Exchange (gain) / Loss	19	22	-	22	433	292	725	5	11	5	-	10	190	-	0	66	1,017	1,050
Miscellaneous Expenses	22	27	-	27	1,157	1,142	2,299	9	13	11	-	1	330	-	0	47	2,711	2,795
Support Services	1,139	1,913	-	1,913	17,004	13,410	30,414	298	1,007	247	-	893	12,183	-	6	878	45,937	46,985
IT on Exempted Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	(3)	23,302	23,302
(Profit) / Loss on Sale of Assets	1	1	-	1	(47)	(77)	(118)	0	1	(0)	-	3	(0)	23,302	(0)	9	(106)	(105)
Depreciation	331	386	-	386	9,278	7,235	16,513	99	182	84	-	210	3,990	1,006	3	48	21,751	22,468
	16,778	21,269	-	21,269	6,89,868	4,49,782	10,27,617	4,420	10,172	4,109	-	10,738	1,74,708	25,084	174	9,271	15,66,289	15,94,428