

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE														
Particulars	Fire	Marine			Miscellaneous									Total
		Marine Cargo	Marine Others	Marine Total	Motor	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	
	(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	313,982	44,821	78,940	123,761	910,896	6,589	6,547	138,339	25,567	90,382	530,149	236,819	1,945,288	2,383,031
2 Travel, conveyance and vehicle running expenses	35,901	5,125	9,026	14,151	104,153	753	749	15,818	2,923	10,334	60,618	27,078	222,426	272,478
3 Training expenses	5,579	796	1,403	2,199	16,184	117	116	2,458	454	1,606	9,419	4,208	34,562	42,340
4 Rents, rates & taxes	92,763	13,242	23,322	36,564	269,116	1,947	1,934	40,871	7,554	26,702	156,628	69,966	574,718	704,045
5 Repairs	17,480	2,495	4,395	6,890	50,712	367	364	7,702	1,423	5,032	29,515	13,184	108,299	132,669
6 Printing & stationery	15,686	2,239	3,944	6,183	45,508	329	327	6,911	1,277	4,515	26,486	11,831	97,184	119,053
7 Communication	43,176	6,163	10,855	17,018	125,259	906	900	19,023	3,516	12,429	72,902	32,565	267,500	327,694
8 Legal & professional charges	92,617	7,059	12,432	19,491	149,127	1,038	1,031	21,786	4,026	14,234	83,491	37,296	312,029	424,137
9 Auditors' fees, expenses etc														
(a) as auditor	264	38	66	104	764	6	5	116	21	76	445	199	1,632	2,000
(b) as adviser or in any other capacity, in respect of														
(i) Taxation matters	25	4	7	11	76	1	1	12	2	8	44	20	164	200
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	59	8	15	23	172	1	2	26	5	17	100	45	368	450
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	7,712	1,101	1,939	3,040	22,373	162	161	3,398	628	2,220	13,021	5,817	47,780	58,532
11 Interest & Bank Charges	5,962	851	1,499	2,350	17,297	125	124	2,627	485	1,716	10,067	4,497	36,938	45,250
12 Others														
(a) Miscellaneous expenses	6,379	911	1,604	2,515	18,506	134	133	2,811	519	1,836	10,771	4,811	39,521	48,415
(b) Business & Sales Promotion	36,632	5,229	9,210	14,439	106,274	769	764	16,140	2,983	10,545	61,852	27,630	226,957	278,028
13 Depreciation	19,633	2,803	4,936	7,739	56,956	412	409	8,650	1,599	5,651	33,149	14,808	121,634	149,006
<b>TOTAL</b>	<b>693,850</b>	<b>92,885</b>	<b>163,593</b>	<b>256,478</b>	<b>1,893,373</b>	<b>13,656</b>	<b>13,567</b>	<b>286,688</b>	<b>52,982</b>	<b>187,303</b>	<b>1,098,657</b>	<b>490,774</b>	<b>4,037,000</b>	<b>4,987,328</b>

Particulars	Fire	Marine			Miscellaneous									Total
		Marine Cargo	Marine Others	Marine Total	Motor	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	
	(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	233,980	31,962	33,050	65,012	344,702	3,226	13,374	64,813	12,590	57,194	170,397	235,336	901,632	1,200,624
2 Travel, conveyance and vehicle running expenses	30,130	4,116	4,256	8,372	44,387	415	1,722	8,346	1,621	7,365	21,942	30,304	116,102	154,604
3 Training expenses	1,809	247	255	502	2,665	25	103	501	97	442	1,317	1,819	6,969	9,280
4 Rents, rates & taxes	117,124	15,999	16,544	32,543	172,549	1,615	6,695	32,444	6,302	28,630	85,296	117,803	451,334	601,001
5 Repairs	12,412	1,695	1,753	3,448	18,286	171	709	3,438	668	3,034	9,039	12,484	47,829	63,689
6 Printing & stationery	12,844	1,754	1,814	3,568	18,921	177	734	3,558	691	3,140	9,353	12,918	49,492	65,904
7 Communication	31,076	4,245	4,390	8,635	45,782	428	1,776	8,608	1,672	7,596	22,632	31,256	119,750	159,461
8 Legal & professional charges	92,219	10,580	10,940	21,520	118,123	1,068	4,427	21,454	4,168	18,932	56,404	77,900	302,476	416,215
9 Auditors' fees, expenses etc														
(a) as auditor	312	43	44	87	459	4	18	86	17	76	227	314	1,201	1,600
(b) as adviser or in any other capacity, in respect of														
(i) Taxation matters	29	4	4	8	43	-	2	8	2	7	21	29	112	149
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	55	7	8	15	80	1	3	15	3	13	40	55	210	280
10 Advertisement and publicity	10,078	1,377	1,424	2,801	14,846	139	576	2,792	542	2,464	7,340	10,137	38,837	51,716
11 Interest & Bank Charges	3,695	505	522	1,027	5,444	51	211	1,024	199	903	2,691	3,716	14,239	18,961
12 Others														
(a) Miscellaneous expenses	2,004	621	642	1,263	6,698	63	260	1,259	245	1,111	3,311	4,573	17,520	20,787
(b) Business & Sales Promotion	24,332	3,324	3,437	6,761	35,846	335	1,391	6,740	1,309	5,948	17,720	24,473	93,762	124,855
13 Depreciation	18,243	2,492	2,577	5,069	26,876	251	1,043	5,053	982	4,459	13,286	18,349	70,299	93,611
<b>TOTAL</b>	<b>590,342</b>	<b>78,971</b>	<b>81,660</b>	<b>160,631</b>	<b>855,708</b>	<b>7,969</b>	<b>33,044</b>	<b>160,139</b>	<b>31,108</b>	<b>141,314</b>	<b>421,016</b>	<b>581,466</b>	<b>2,231,764</b>	<b>2,982,737</b>