

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS-CONSOLIDATED

Sl. No.	Particulars	For the quarter ending 31.03.2018	Upto 12 months ending 31.03.2018	For the quarter ending 31.03.2017	Upto 12 months ending 31.03.2017
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	4603059	19974638	7056715	21406972
2	Travel, conveyance and vehicle running expenses	153626	447600	145101	425962
3	Training expenses	18542	59097	27212	67290
4	Rents, rates & taxes	273860	835293	290363	781931
5	Repairs	67533	189298	50835	154750
6	Printing & stationery	77094	211615	67031	202971
7	Communication	68424	190731	84119	201821
8	Legal & professional charges	-26226	88012	24865	61151
9	Auditors' fees, expenses etc	0		0	
	(a) as auditor	34368	44047	32901	44617
	(b) as adviser or in any other capacity, in respect of	0	0	0	0
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	-60	115	262	345
	(iii) Management services; and	2	8	-3	38
	(c) in any other capacity	1072	1336	1171	1505
10	Advertisement and publicity	100348	246123	74659	122814
11	Interest & Bank Charges	23156	80542	-73417	90207
12	Others (to be specified)	826536	2176316	834324	2062166
13	Depreciation	255231	459031	-3211	233600
14	Service Tax A/c	238445	491805	251231	379089
15	Outsourcing Expenses	167270	1434295	816837	1975169
	TOTAL	6882279	26929901	9680993	28212398

FORM NL-7 OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS – SEGMENTWISE

Line of Business	Particulars	For the Qtr ending 31.3.2018	Upto FY ending 31.3.2018	For the Qtr ending 31.3.2017	Upto FY ending 31.3.2017	
Fire	Employees' remuneration & welfare benefits	293388	1946925	621692	2261896	
Fire	Travel, conveyance and vehicle running expenses	12004	43627	12906	45008	
Fire	Training expenses	1398	5760	2529	7110	
Fire	Rents, rates & taxes	21022	81416	26435	82620	
Fire	Repairs	5352	18451	4474	16351	
Fire	Printing & stationery	6155	20626	5909	21446	
Fire	Communication expenses	5434	18591	7872	21325	
Fire	Legal & professional charges	-3710	8579	2314	6461	
Fire	Auditors' fees, expenses :: as Auditor	3252	4293	3375	4714	
Fire	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Taxation matters	0	0	0	0	
Fire	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters	-8	11	27	36	
Fire	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Management services	0	1	-1	4	
Fire	Auditors' fees, expenses :: in any other capacity	102	130	121	159	
Fire	Advertisement and publicity	8308	23990	7473	12977	
Fire	Interest & Bank Charges	1677	7850	-9170	9531	
Fire	Service tax on premium	20682	47936	25441	40055	
Fire	Depreciation	22819	44742	-2384	24683	
Fire	Others (Pls Specify) 1	Electricity Charges	3040	14623	3519	15912
Fire	Others (Pls Specify) 2	Fees under various acts	3490	9273	3989	14332
Fire	Others (Pls Specify) 3	Policy Stamp Expenses	62	258	78	291
Fire	Others (Pls Specify) 4	Insurance Expenses	277	1554	347	1627
Fire	Others (Pls Specify) 5	Incentives to agents	12918	52391	29702	90112
Fire	Others (Pls Specify) 6	AMC for computers	23397	34771	21351	31606
Fire	Others (Pls Specify) 7	Coinsurance Admin Charges	5523	14210	12564	23843
Fire	Others (Pls Specify) 8	Outsourcing Expenses	0	0	0	0
Fire	Others (Pls Specify) 9	General Expenses	17642	82427	5504	37326
Fire	Others (Pls Specify) 10		0	0	0	
Personal Accident	Employees' remuneration & welfare benefits	292763	930575	363097	992351	
Personal Accident	Travel, conveyance and vehicle running expenses	8655	20853	7430	19746	
Personal Accident	Training expenses	1070	2753	1362	3119	
Personal Accident	Rents, rates & taxes	15619	38915	14692	36248	
Personal Accident	Repairs	3767	8819	2617	7174	
Personal Accident	Printing & stationery	4277	9859	3448	9409	
Personal Accident	Communication expenses	3811	8886	4195	9356	
Personal Accident	Legal & professional charges	-640	4100	1244	2835	
Personal Accident	Auditors' fees, expenses :: as Auditor	1650	2052	1555	2068	

Personal Accident	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters	0	0	0	0	
Personal Accident	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters	-2	5	12	16	
Personal Accident	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services	0	0	0	2	
Personal Accident	Auditors' fees, expenses ::in any other capacity	51	62	55	70	
Personal Accident	Advertisement and publicity	5418	11466	3582	5693	
Personal Accident	Interest & Bank Charges	1371	3752	-2993	4182	
Personal Accident	Service tax on premium	12399	22912	11967	17573	
Personal Accident	Depreciation	12929	21385	445	10829	
Personal Accident	Others (Pls Specify) 1	Electricity Charges	2521	6989	2226	6981
Personal Accident	Others (Pls Specify) 2	Fees under various acts	2201	4432	2320	6288
Personal Accident	Others (Pls Specify) 3	Policy Stamp Expenses	563	1543	436	1569
Personal Accident	Others (Pls Specify) 4	Insurance Expenses	250	743	223	714
Personal Accident	Others (Pls Specify) 5	Incentives to agents	9816	25042	16358	39534
Personal Accident	Others (Pls Specify) 6	AMC for computers	12232	16620	9932	13867
Personal Accident	Others (Pls Specify) 7	Coinsurance Admin Charges	3441	6792	6133	10460
Personal Accident	Others (Pls Specify) 8	Outsourcing Expenses	0	0	0	0
Personal Accident	Others (Pls Specify) 9	General Expenses	14409	39398	4168	16376
Personal Accident	Others (Pls Specify) 9		0	0	0	0
Health Insurance	Employees' remuneration & welfare benefits	1488993	5999498	2044102	6245171	
Health Insurance	Travel, conveyance and vehicle running expenses	48178	134439	42045	124268	
Health Insurance	Training expenses	5850	17750	7898	19631	
Health Insurance	Rents, rates & taxes	86143	250885	84209	228117	
Health Insurance	Repairs	21127	56857	14725	45146	
Health Insurance	Printing & stationery	24087	63560	19417	59214	
Health Insurance	Communication expenses	21398	57287	24421	58878	
Health Insurance	Legal & professional charges	-7086	26435	7217	17840	
Health Insurance	Auditors' fees, expenses :: as Auditor	10390	13230	9586	13016	
Health Insurance	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters	0	0	0	0	
Health Insurance	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters	-17	34	76	101	
Health Insurance	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services	1	2	-1	11	
Health Insurance	Auditors' fees, expenses ::in any other capacity	324	401	341	439	
Health Insurance	Advertisement and publicity	31149	73924	21732	35829	
Health Insurance	Interest & Bank Charges	7352	24191	-21585	26317	
Health Insurance	Service tax on premium	73373	147716	73163	110594	
Health Insurance	Depreciation	78071	137873	-1178	68149	
Health Insurance	Others (Pls Specify) 1	Electricity Charges	13465	45061	12190	43932
Health Insurance	Others (Pls Specify) 2	Fees under various acts	12799	28574	13080	39571
Health Insurance	Others (Pls Specify) 3	Policy Stamp Expenses	3020	9949	2311	9874
Health Insurance	Others (Pls Specify) 4	Insurance Expenses	1305	4790	1215	4492
Health Insurance	Others (Pls Specify) 5	Incentives to agents	53770	161445	94073	248801
Health Insurance	Others (Pls Specify) 6	AMC for computers	76121	107149	60999	87266
Health Insurance	Others (Pls Specify) 7	Coinsurance Admin Charges	20093	43790	36942	65831
Health Insurance	Others (Pls Specify) 8	Outsourcing Expenses	0	0	0	0
Health Insurance	Others (Pls Specify) 9	General Expenses	77282	254001	21554	103059
Health Insurance	Others (Pls Specify) 10		0	0	0	0
Marine Cargo	Employees' remuneration & welfare benefits	48867	267755	83828	318824	
Marine Cargo	Travel, conveyance and vehicle running expenses	1814	6000	1745	6344	
Marine Cargo	Training expenses	215	792	346	1002	
Marine Cargo	Rents, rates & taxes	3202	11197	3596	11646	
Marine Cargo	Repairs	804	2537	603	2305	
Marine Cargo	Printing & stationery	921	2837	797	3023	
Marine Cargo	Communication expenses	815	2557	1078	3006	
Marine Cargo	Legal & professional charges	-447	1180	317	911	
Marine Cargo	Auditors' fees, expenses :: as Auditor	453	590	473	665	
Marine Cargo	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters	0	0	0	0	
Marine Cargo	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters	-1	2	4	5	
Marine Cargo	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services	0	0	0	1	
Marine Cargo	Auditors' fees, expenses ::in any other capacity	14	18	17	22	
Marine Cargo	Advertisement and publicity	1223	3299	1041	1829	
Marine Cargo	Interest & Bank Charges	262	1080	-1336	1344	
Marine Cargo	Service tax on premium	2985	6593	3552	5646	
Marine Cargo	Depreciation	3251	6153	-399	3479	
Marine Cargo	Others (Pls Specify) 1	Electricity Charges	478	2011	467	2243

Marine Cargo	Others (Pls Specify) 2	Fees under various acts	510	1275	538	2020
Marine Cargo	Others (Pls Specify) 3	Policy Stamp Expenses	-0	1	-0	1
Marine Cargo	Others (Pls Specify) 4	Insurance Expenses	45	214	46	229
Marine Cargo	Others (Pls Specify) 5	Incentives to agents	1980	7205	4047	12702
Marine Cargo	Others (Pls Specify) 6	AMC for computers	3276	4782	2986	4455
Marine Cargo	Others (Pls Specify) 7	Coinsurance Admin Charges	804	1954	1745	3361
Marine Cargo	Others (Pls Specify) 8	Outsourcing Expenses	0	0	0	0
Marine Cargo	Others (Pls Specify) 9	General Expenses	2760	11336	702	5261
Marine Cargo	Others (Pls Specify) 10		0	0	0	0
Marine Hull	Employees' remuneration & welfare benefits		20333	132167	63961	250732
Marine Hull	Travel, conveyance and vehicle running expenses		823	2962	1334	4989
Marine Hull	Training expenses		96	391	267	788
Marine Hull	Rents, rates & taxes		1442	5527	2761	9158
Marine Hull	Repairs		367	1253	460	1813
Marine Hull	Printing & stationery		422	1400	608	2377
Marine Hull	Communication expenses		372	1262	832	2364
Marine Hull	Legal & professional charges		-249	582	244	716
Marine Hull	Auditors' fees, expenses :: as Auditor		221	291	370	523
Marine Hull	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters		0	0	0	0
Marine Hull	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters		-1	1	3	4
Marine Hull	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services		0	0	0	0
Marine Hull	Auditors' fees, expenses ::in any other capacity		7	9	13	18
Marine Hull	Advertisement and publicity		568	1629	812	1438
Marine Hull	Interest & Bank Charges		115	533	-1073	1057
Marine Hull	Service tax on premium		1411	3254	2776	4440
Marine Hull	Depreciation		1555	3037	-346	2736
Marine Hull	Others (Pls Specify) 1	Electricity Charges	209	993	353	1764
Marine Hull	Others (Pls Specify) 2	Fees under various acts	238	629	411	1589
Marine Hull	Others (Pls Specify) 3	Policy Stamp Expenses	2	7	-43	1
Marine Hull	Others (Pls Specify) 4	Insurance Expenses	19	106	35	180
Marine Hull	Others (Pls Specify) 5	Incentives to agents	887	3557	3110	9989
Marine Hull	Others (Pls Specify) 6	AMC for computers	1591	2360	2336	3504
Marine Hull	Others (Pls Specify) 7	Coinsurance Admin Charges	377	965	1359	2643
Marine Hull	Others (Pls Specify) 8	Outsourcing Expenses	0	0	0	0
Marine Hull	Others (Pls Specify) 9	General Expenses	1214	5596	514	4138
Marine Hull	Others (Pls Specify) 10		0	0	0	0
Liability insurance	Employees' remuneration & welfare benefits		40783	131074	68369	143768
Liability insurance	Travel, conveyance and vehicle running expenses		1210	2937	1385	2861
Liability insurance	Training expenses		150	388	241	452
Liability insurance	Rents, rates & taxes		2183	5481	2669	5251
Liability insurance	Repairs		527	1242	493	1039
Liability insurance	Printing & stationery		598	1389	649	1363
Liability insurance	Communication expenses		533	1252	737	1355
Liability insurance	Legal & professional charges		-93	578	220	411
Liability insurance	Auditors' fees, expenses :: as Auditor		232	289	238	300
Liability insurance	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters		0	0	0	0
Liability insurance	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters		-0	1	2	2
Liability insurance	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services		0	0	0	0
Liability insurance	Auditors' fees, expenses ::in any other capacity		7	9	8	10
Liability insurance	Advertisement and publicity		759	1615	572	825
Liability insurance	Interest & Bank Charges		191	529	-254	606
Liability insurance	Service tax on premium		1739	3227	1874	2546
Liability insurance	Depreciation		1815	3012	325	1569
Liability insurance	Others (Pls Specify) 1	Electricity Charges	352	984	442	1011
Liability insurance	Others (Pls Specify) 2	Fees under various acts	308	624	436	911
Liability insurance	Others (Pls Specify) 3	Policy Stamp Expenses	79	217	92	227
Liability insurance	Others (Pls Specify) 4	Insurance Expenses	35	105	45	103
Liability insurance	Others (Pls Specify) 5	Incentives to agents	1372	3527	2951	5728
Liability insurance	Others (Pls Specify) 6	AMC for computers	1720	2341	1537	2009
Liability insurance	Others (Pls Specify) 7	Coinsurance Admin Charges	482	957	997	1515
Liability insurance	Others (Pls Specify) 8	Outsourcing Expenses	0	0	0	0
Liability insurance	Others (Pls Specify) 9	General Expenses	2012	5549	910	2373
Liability insurance	Others (Pls Specify) 10		0	0	0	0
Worker's Comp / E L	Employees' remuneration & welfare benefits		19975	102048	34780	132440
Worker's Comp / E L	Travel, conveyance and vehicle running expenses		717	2287	724	2635
Worker's Comp / E L	Training expenses		85	302	144	416
Worker's Comp / E L	Rents, rates & taxes		1270	4267	1492	4838
Worker's Comp / E L	Repairs		317	967	250	957
Worker's Comp / E L	Printing & stationery		363	1081	331	1256

Worker's Comp / E L	Communication expenses		321	974	448	1249
Worker's Comp / E L	Legal & professional charges		-160	450	131	378
Worker's Comp / E L	Auditors' fees, expenses :: as Auditor		173	225	196	276
Worker's Comp / E L	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters		0	0	0	0
Worker's Comp / E L	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters		-0	1	2	2
Worker's Comp / E L	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services		0	0	0	0
Worker's Comp / E L	Auditors' fees, expenses ::in any other capacity		5	7	7	9
Worker's Comp / E L	Advertisement and publicity		479	1257	432	760
Worker's Comp / E L	Interest & Bank Charges		105	411	-555	558
Worker's Comp / E L	Service tax on premium		1160	2513	1475	2345
Worker's Comp / E L	Depreciation		1257	2345	-166	1445
Worker's Comp / E L	Others (Pls Specify) 1	Electricity Charges	192	766	194	932
Worker's Comp / E L	Others (Pls Specify) 2	Fees under various acts	199	486	223	839
Worker's Comp / E L	Others (Pls Specify) 3	Policy Stamp Expenses	43	169	34	209
Worker's Comp / E L	Others (Pls Specify) 4	Insurance Expenses	18	81	19	95
Worker's Comp / E L	Others (Pls Specify) 5	Incentives to agents	787	2746	1679	5276
Worker's Comp / E L	Others (Pls Specify) 6	AMC for computers	1258	1823	1240	1851
Worker's Comp / E L	Others (Pls Specify) 7	Coinsurance Admin Charges	314	745	724	1396
Worker's Comp / E L	Others (Pls Specify) 8	Outsourcing Expenses	0	0	0	0
Worker's Comp / E L	Others (Pls Specify) 9	General Expenses	1105	4320	291	2186
Worker's Comp / E L	Others (Pls Specify) 10		0	0	0	0
Aviation	Employees' remuneration & welfare benefits		50072	185210	59903	208471
Aviation	Travel, conveyance and vehicle running expenses		1566	4150	1240	4148
Aviation	Training expenses		191	548	240	655
Aviation	Rents, rates & taxes		2809	7745	2526	7615
Aviation	Repairs		685	1755	431	1507
Aviation	Printing & stationery		780	1962	569	1977
Aviation	Communication expenses		693	1769	747	1965
Aviation	Legal & professional charges		-188	816	220	596
Aviation	Auditors' fees, expenses :: as Auditor		323	408	313	435
Aviation	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters		0	0	0	0
Aviation	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters		-0	1	2	3
Aviation	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services		0	0	0	0
Aviation	Auditors' fees, expenses ::in any other capacity		10	12	11	15
Aviation	Advertisement and publicity		1001	2282	697	1196
Aviation	Interest & Bank Charges		242	747	-816	878
Aviation	Service tax on premium		2333	4560	2368	3692
Aviation	Depreciation		2465	4256	-177	2275
Aviation	Others (Pls Specify) 1	Electricity Charges	444	1391	344	1467
Aviation	Others (Pls Specify) 2	Fees under various acts	409	882	384	1321
Aviation	Others (Pls Specify) 3	Policy Stamp Expenses	100	307	62	330
Aviation	Others (Pls Specify) 4	Insurance Expenses	43	148	34	150
Aviation	Others (Pls Specify) 5	Incentives to agents	1758	4984	2833	8305
Aviation	Others (Pls Specify) 6	AMC for computers	2378	3308	1984	2913
Aviation	Others (Pls Specify) 7	Coinsurance Admin Charges	642	1352	1176	2198
Aviation	Others (Pls Specify) 8	Outsourcing Expenses	0	0	0	0
Aviation	Others (Pls Specify) 9	General Expenses	2547	7841	558	3440
Aviation	Others (Pls Specify) 10		0	0	0	0
Engineering	Employees' remuneration & welfare benefits		99280	455809	199130	606246
Engineering	Travel, conveyance and vehicle running expenses		3396	10214	4095	12063
Engineering	Training expenses		408	1349	769	1906
Engineering	Rents, rates & taxes		6039	19061	8199	22144
Engineering	Repairs		1495	4320	1434	4383
Engineering	Printing & stationery		1709	4829	1892	5748
Engineering	Communication expenses		1516	4352	2376	5716
Engineering	Legal & professional charges		-641	2008	702	1732
Engineering	Auditors' fees, expenses :: as Auditor		781	1005	931	1264
Engineering	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters		0	0	0	0
Engineering	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters		-1	3	7	10
Engineering	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services		0	0	0	1
Engineering	Auditors' fees, expenses ::in any other capacity		24	30	33	43
Engineering	Advertisement and publicity		2235	5616	2112	3478
Engineering	Interest & Bank Charges		507	1838	-2087	2555
Engineering	Service tax on premium		5346	11223	7109	10736
Engineering	Depreciation		5748	10475	-103	6616

Engineering	Others (Pls Specify) 1	Electricity Charges	926	3423	1189	4265
Engineering	Others (Pls Specify) 2	Fees under various acts	924	2171	1274	3841
Engineering	Others (Pls Specify) 3	Policy Stamp Expenses	208	756	226	959
Engineering	Others (Pls Specify) 4	Insurance Expenses	88	364	118	436
Engineering	Others (Pls Specify) 5	Incentives to agents	3755	12266	9158	24152
Engineering	Others (Pls Specify) 6	AMC for computers	5688	8141	5926	8471
Engineering	Others (Pls Specify) 7	Coinsurance Admin Charges	1454	3327	3591	6390
Engineering	Others (Pls Specify) 8	Outsourcing Expenses	0	0	0	0
Engineering	Others (Pls Specify) 9	General Expenses	5329	19298	2106	10004
Engineering	Others (Pls Specify) 10		0	0	0	0
Other Miscellaneous	Employees' remuneration & welfare benefits		361386	2345990	1076138	2818054
Other Miscellaneous	Travel, conveyance and vehicle running expenses		14615	52570	21982	56074
Other Miscellaneous	Training expenses		1705	6941	3993	8858
Other Miscellaneous	Rents, rates & taxes		25618	98104	43266	102935
Other Miscellaneous	Repairs		6512	22233	7758	20372
Other Miscellaneous	Printing & stationery		7486	24854	10218	26719
Other Miscellaneous	Communication expenses		6610	22401	12281	26568
Other Miscellaneous	Legal & professional charges		-4412	10337	3645	8050
Other Miscellaneous	Auditors' fees, expenses :: as Auditor		3924	5173	4451	5874
Other Miscellaneous	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters		0	0	0	0
Other Miscellaneous	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters		-9	13	35	45
Other Miscellaneous	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services		0	1	-0	5
Other Miscellaneous	Auditors' fees, expenses ::in any other capacity		123	157	158	198
Other Miscellaneous	Advertisement and publicity		10086	28907	10322	16167
Other Miscellaneous	Interest & Bank Charges		2051	9460	-7987	11875
Other Miscellaneous	Service tax on premium		25051	57762	34384	49904
Other Miscellaneous	Depreciation		27600	53912	2006	30751
Other Miscellaneous	Others (Pls Specify) 1	Electricity Charges	3718	17620	6663	19824
Other Miscellaneous	Others (Pls Specify) 2	Fees under various acts	4232	11173	6872	17856
Other Miscellaneous	Others (Pls Specify) 3	Policy Stamp Expenses	841	3890	1319	4456
Other Miscellaneous	Others (Pls Specify) 4	Insurance Expenses	340	1873	668	2027
Other Miscellaneous	Others (Pls Specify) 5	Incentives to agents	15753	63130	48113	112268
Other Miscellaneous	Others (Pls Specify) 6	AMC for computers	28247	41898	28486	39378
Other Miscellaneous	Others (Pls Specify) 7	Coinsurance Admin Charges	6697	17123	17727	29705
Other Miscellaneous	Others (Pls Specify) 8	Outsourcing Expenses	0	0	0	0
Other Miscellaneous	Others (Pls Specify) 9	General Expenses	21567	99322	12709	46504
Other Miscellaneous	Others (Pls Specify) 10		0	0	0	0
Motor OD	Employees' remuneration & welfare benefits		644084	2775451	951998	2934369
Motor OD	Travel, conveyance and vehicle running expenses		21432	62193	19590	58389
Motor OD	Training expenses		2588	8211	3687	9224
Motor OD	Rents, rates & taxes		38217	116063	39277	107184
Motor OD	Repairs		9419	26303	6857	21212
Motor OD	Printing & stationery		10751	29404	9043	27822
Motor OD	Communication expenses		9543	26502	11405	27665
Motor OD	Legal & professional charges		-3611	12229	3370	8382
Motor OD	Auditors' fees, expenses :: as Auditor		4778	6120	4497	6116
Motor OD	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters		0	0	0	0
Motor OD	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters		-8	16	36	47
Motor OD	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services		0	1	-0	5
Motor OD	Auditors' fees, expenses ::in any other capacity		149	186	160	206
Motor OD	Advertisement and publicity		13986	34198	10183	16835
Motor OD	Interest & Bank Charges		3234	11191	-10238	12365
Motor OD	Service tax on premium		33206	68336	34301	51964
Motor OD	Depreciation		35524	63782	-693	32021
Motor OD	Others (Pls Specify) 1	Electricity Charges	5916	20846	5664	20642
Motor OD	Others (Pls Specify) 2	Fees under various acts	5765	13219	6092	18593
Motor OD	Others (Pls Specify) 3	Policy Stamp Expenses	1328	4602	1070	4639
Motor OD	Others (Pls Specify) 4	Insurance Expenses	569	2216	557	2118
Motor OD	Others (Pls Specify) 5	Incentives to agents	23807	74687	43890	116902
Motor OD	Others (Pls Specify) 6	AMC for computers	34907	49568	28608	41003
Motor OD	Others (Pls Specify) 7	Coinsurance Admin Charges	9060	20258	17300	30931
Motor OD	Others (Pls Specify) 8	Outsourcing Expenses	167270	1434295	816837	1975169
Motor OD	Others (Pls Specify) 9	General Expenses	33999	117504	9963	48424
Motor OD	Others (Pls Specify) 10		0	0	0	0
Motor TP	Employees' remuneration & welfare benefits		1243134	4702136	1489718	4494647
Motor TP	Travel, conveyance and vehicle running expenses		39216	105367	30624	89436
Motor TP	Training expenses		4786	13912	5736	14128

Motor TP	Rents, rates & taxes		70295	196632	61242	164176
Motor TP	Repairs		17161	44562	10732	32491
Motor TP	Printing & stationery		19545	49815	14150	42616
Motor TP	Communication expenses		17377	44899	17728	42375
Motor TP	Legal & professional charges		-4988	20719	5241	12839
Motor TP	Auditors' fees, expenses :: as Auditor		8191	10369	6915	9368
Motor TP	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Taxation matters		0	0	0	0
Motor TP	Auditors' fees, expenses :: as adviser or in any other capacity, in respect of :: Insurance matters		-12	27	55	72
Motor TP	Auditors' fees, expenses :: as adviser or in any other capacity, in respect ofr :: Management services		1	2	-1	8
Motor TP	Auditors' fees, expenses ::in any other capacity		255	319	246	316
Motor TP	Advertisement and publicity		25136	57939	15703	25786
Motor TP	Interest & Bank Charges		6047	18960	-15323	18940
Motor TP	Service tax on premium		58761	115773	52821	79594
Motor TP	Depreciation		62198	108058	-541	49047
Motor TP	Others (Pls Specify) 1		11086	35317	8914	31618
Motor TP	Others (Pls Specify) 2		10298	22395	9531	28479
Motor TP	Others (Pls Specify) 3		2484	7797	1696	7106
Motor TP	Others (Pls Specify) 4		1082	3754	889	3233
Motor TP	Others (Pls Specify) 5		43960	126534	68389	179062
Motor TP	Others (Pls Specify) 6		60184	83978	44017	62806
Motor TP	Others (Pls Specify) 7		16148	34320	26715	47378
Motor TP	Others (Pls Specify) 8		0	0	0	0
Motor TP	Others (Pls Specify) 9		63553	199074	15873	74172
Motor TP	Others (Pls Specify) 10		0	0	0	0
TOTAL			6882279	26929901	9680993	28212398

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.