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	2140697	
	2 Travel, conveyance and vehicle running expenses	153626	447600	145101	42596	
	3 Training expenses	18542	59097	27212	6729	
	4 Rents, rates & taxes	273860	835293	290363	78193	
	5 Repairs	67533	189298	50835	15475	
	6 Printing & stationery	77094	211615	67031	20297	
	7 Communication	68424	190731	84119	20182	
	8 Legal & professional charges	-26226	88012	24865	6115	
	9 Auditors' fees, expenses etc	0		0		
	(a) as auditor	34368	44047	32901	4461	
	(b) as adviser or in any other capacity, in respect of	0	0	0		
	(i) Taxation matters	0	0	0		
	(ii) Insurance matters	-60	115	262	34	
	(iii) Management services; and	2	8	-3	3	
	(c) in any other capacity	1072	1336	1171	150	
	10 Advertisement and publicity	100348	246123	74659	12281	
	11 Interest & Bank Charges	23156	80542	-73417	9020	
	12 Others (to be specified)	826536	2176316	834324	206216	
	13 Depreciation	255231	459031	-3211	23360	
	14 Service Tax A/c	238445	491805	251231	37908	
	15 Outsourcing Expenses	167270	1434295	816837	197516	
	TOTAL	6882279	26929901	9680993	2821239	

FORM NL-7 OPERATING EXPENSES SCHEDULE OPERATING EXPENSES RELATED TO INSURANCE BUSINESS – SEGMENTWISE

	1		For the Qtr		For the Otr	1
				Upto FY ending		Upto FY ending
Line of Business	Particulars			31.3.2018	31.3.2017	31.3.2017
Fire	Employees' remuneration & welfare benefits		293388		621692	
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, matters	in respect ofr :: Taxation	0	0	C	0
Fire	Auditors' fees, expenses :: as adviser or in any other capacity, matters	in respect of :: Insurance	-8	11	27	' 36
Fire	Auditors' fees, expenses :: as adviser or in any other capa Management services	city, in respect ofr ::	0	1	-1	. 4
Fire	Auditors' fees, expenses ::in any other cap	acity	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 Electric	ity Charges	3040	14623	3519	15912
Fire	Others (Pls Specify) 2 Fees ur	der various acts	3490	9273	3989	14332
Fire	Others (Pls Specify) 3 Policy S	tamp Expenses	62	258	78	291
Fire	Others (PIs Specify) 4 Insuran	ce Expenses	277	1554	347	1627
Fire	Others (Pls Specify) 5 Incentiv	es to agents	12918	52391	29702	90112
Fire	Others (Pls Specify) 6 AMC fo	r computers	23397	34771	21351	31606
Fire	Others (Pls Specify) 7 Coinsur	ance Admin Charges	5523	14210	12564	23843
Fire	Others (Pls Specify) 8 Outsou	rcing Expenses	0	C	C	0
Fire	Others (Pls Specify) 9 Genera	l Expenses	17642	82427	5504	37326
Fire	Others (Pls Specify) 10	,	0	C	C	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

Dorsonal Assidant	Auditors' fees, expenses :: as adviser or in any othe	r capacity, in respect ofr :: Taxation	0	0	0	0
Personal Accident	Matters Auditors' fees, expenses :: as adviser or in any othe	r canacity in respect of " Insurance	U	U	0	0
Personal Accident	matters	capacity, in respect of insurance	-2	5	12	16
	Auditors' fees, expenses :: as adviser or in any	other capacity, in respect ofr ::				
Personal Accident	Management servi		0 0 0		2	
Personal Accident	Auditors' fees, expenses ::in an	y 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 Personal Accident	Service tax on premium Depreciation		12399 12929	22912 21385	11967 445	17573 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 Health Insurance	Communication expenses		21398 -7086	57287 26435	24421 7217	58878 17840
Health Insurance	Legal & professional charges Auditors' fees, expenses :: as Auditor	+	10390	13230	9586	13016
rieaitii iiisurarite	Auditors' fees, expenses :: as adviser or in any othe	r capacity, in respect ofr :: Taxation	10390	13230	3380	13010
Health Insurance	matters		0	0	0	0
	Auditors' fees, expenses :: as adviser or in any othe	r capacity, in respect of :: Insurance				
Health Insurance	matters		-17	34	76	101
	Auditors' fees, expenses :: as adviser or in any					
Health Insurance	Management servi	ces	1	2	-1	11
Health Insurance	Auditors' fees, expenses ::in any	v other canacity	324	401	341	439
Health Insurance	Advertisement and publicity	y other capacity	31149	73924	21732	35829
Health Insurance	Interest & Bank Charges	1	7352	24191	-21585	26317
Health Insurance	Service tax on premium		73373	147716	73163	110594
Health Insurance	Depreciation		78071	137873	-1178	68149
	Depreciation			137073	-11/6	00113
Health Insurance	Others (Pls Specify) 1	Electricity Charges	13465	45061	12190	43932
	·	Electricity Charges Fees under various acts	13465 12799	45061 28574		
Health Insurance	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3	 	13465	45061 28574 9949	12190	43932 39571 9874
Health Insurance Health Insurance	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4	Fees under various acts	13465 12799 3020 1305	45061 28574 9949 4790	12190 13080 2311 1215	43932 39571 9874 4492
Health Insurance Health Insurance Health Insurance Health Insurance Health Insurance	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents	13465 12799 3020 1305 53770	45061 28574 9949 4790 161445	12190 13080 2311 1215 94073	43932 39571 9874 4492 248801
Health Insurance Health Insurance Health Insurance Health Insurance Health Insurance Health Insurance	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers	13465 12799 3020 1305 53770 76121	45061 28574 9949 4790 161445 107149	12190 13080 2311 1215 94073 60999	43932 39571 9874 4492 248801 87266
Health Insurance	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges	13465 12799 3020 1305 53770 76121 20093	45061 28574 9949 4790 161445	12190 13080 2311 1215 94073	43932 39571 9874 4492 248801
Health Insurance	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses	13465 12799 3020 1305 53770 76121 20093	45061 28574 9949 4790 161445 107149 43790	12190 13080 2311 1215 94073 60999 36942	43932 39571 9874 4492 248801 87266 65831
Health Insurance	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges	13465 12799 3020 1305 53770 76121 20093 0	45061 28574 9949 4790 161445 107149 43790 0 254001	12190 13080 2311 1215 94073 60999	43932 39571 9874 4492 248801 87266 65831 0
Health Insurance	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 9	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282	45061 28574 9949 4790 161445 107149 43790 0 254001	12190 13080 2311 1215 94073 60999 36942 0 21554	43932 39571 9874 4492 248801 87266 65831 0 103059
Health Insurance	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755	12190 13080 2311 1215 94073 60999 36942 0 21554 0	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824
Health Insurance Marine Cargo Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344
Health Insurance Marine Cargo Marine Cargo Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 7 Others (Pls Specify) 9 Others (Pls Specify) 9 Tothers (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344
Health Insurance Marine Cargo Marine Cargo Marine Cargo Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Rents, rates & taxes	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646
Health Insurance Marine Cargo Marine Cargo Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 7 Others (Pls Specify) 9 Others (Pls Specify) 9 Tothers (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344
Health Insurance Marine Cargo Marine Cargo Marine Cargo Marine Cargo Marine Cargo Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646 2305
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537 2837	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646 2305 3023
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537 2837 2837	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646 2305 3023
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any othe	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815 -447 453	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537 2837 2837 2180 590	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646 2305 3023 3006 911
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any othe matters	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537 2837 2557	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646 2305 3023 3006 911
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815 -447 453	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537 2837 2837 2557 1180 590	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646 2305 3023 3006 911 665
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815 -447 453	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537 2837 2837 2557 1180	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646 2305 3023 3006 911 665
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses r capacity, in respect of :: Taxation r capacity, in respect of :: Insurance other capacity, in respect of ::	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815 -447 453	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 7922 11197 2537 2837 2557 1180 590	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078 317 473	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646 2305 3023 3006 911 665
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses r capacity, in respect of :: Taxation r capacity, in respect of :: Insurance other capacity, in respect of ::	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815 -447 453	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537 2837 2837 2557 1180 590	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646 2305 3023 3006 911 665
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses r capacity, in respect of :: Taxation r capacity, in respect of :: Insurance other capacity, in respect of :: ces	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815 -447 453	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 7922 11197 2537 2837 2557 1180 590	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078 317 473	43932 39571 9874 4492 248801 87266 65831 (0103055 (318824 1002 11646 2305 3002 3006 911 665
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 6 Others (Pls Specify) 8 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses r capacity, in respect of :: Taxation r capacity, in respect of :: Insurance other capacity, in respect of :: ces	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815 -447 453 0 0	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537 2837 2557 1180 590 0	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078 317 473	43932 39571 9874 4492 248801 87266 65831 (0 103055 (1) 318824 6344 1002 11646 2305 3003 3006 911 665
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 6 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses r capacity, in respect of :: Taxation r capacity, in respect of :: Insurance other capacity, in respect of :: ces	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815 -447 453 0 -1	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537 2837 2557 1180 590 0	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078 317 473	43932 39571 9874 4492 248801 87266 65831 (0 103055 (3 318824 6344 1002 11646 2305 3003 3003 3006 911 665
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 5 Others (Pls Specify) 7 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 9 The specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any Advertisement and publicity	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses r capacity, in respect of :: Taxation r capacity, in respect of :: Insurance other capacity, in respect of :: ces	13465 12799 3020 1305 53770 76121 20093 0 77282 0 48867 1814 215 3202 804 921 815 -447 453 0 -1	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 7922 11197 2537 2837 2557 1180 590 0 2	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078 317 473 0 4 0 17 1041 -1336 3552	43932 39571 9874 4492 248801 87266 65831 () 103055 () 318824 6344 1002 11646 2305 3003 3006 911 665 () ()
Health Insurance Marine Cargo	Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4 Others (Pls Specify) 4 Others (Pls Specify) 5 Others (Pls Specify) 5 Others (Pls Specify) 7 Others (Pls Specify) 7 Others (Pls Specify) 8 Others (Pls Specify) 9 Others (Pls Specify) 10 Employees' remuneration & welfare benefits Travel, conveyance and vehicle running expenses Training expenses Rents, rates & taxes Repairs Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any othe matters Auditors' fees, expenses :: as adviser or in any Advertisement and publicity Interest & Bank Charges	Fees under various acts Policy Stamp Expenses Insurance Expenses Incentives to agents AMC for computers Coinsurance Admin Charges Outsourcing Expenses General Expenses r capacity, in respect of :: Taxation r capacity, in respect of :: Insurance other capacity, in respect of :: ces	13465 12799 3020 1305 53770 76121 20093 0 77282 0 0 48867 1814 215 3202 804 921 815 -447 453 0 -1 0 14 1223 262	45061 28574 9949 4790 161445 107149 43790 0 254001 0 267755 6000 792 11197 2537 2837 2557 1180 590 0 2	12190 13080 2311 1215 94073 60999 36942 0 21554 0 83828 1745 346 3596 603 797 1078 317 473 0 4	43932 39571 9874 4492 248801 87266 65831 0 103059 0 318824 6344 1002 11646 2305 3023 3006 911 665

	lou (p) c (c) c		540	4275	520	2020
Marine Cargo		es under various acts	510	1275	538	2020
Marine Cargo		licy Stamp Expenses	-0		-0	1
Marine Cargo		urance Expenses	45	214	46	229
Marine Cargo		entives to agents	1980	7205	4047	12702
Marine Cargo	Others (Pls Specify) 6 AM	1C for computers	3276	4782	2986	4455
Marine Cargo	Others (Pls Specify) 7	insurance Admin Charges	804	1954	1745	3361
Marine Cargo	Others (Pls Specify) 8 Ou	tsourcing Expenses	0	0	0	C
Marine Cargo	Others (Pls Specify) 9 Ge	neral Expenses	2760	11336	702	5261
Marine Cargo	Others (Pls Specify) 10		0	0	0	C
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
	Auditors' fees, expenses :: as adviser or in any other capa	city, in respect ofr :: Taxation				
Marine Hull	matters		0	0	0	C
Marine Hull	Auditors' fees, expenses :: as adviser or in any other capa matters	city, in respect of :: Insurance	-1	1	3	4
	Auditors' fees, expenses :: as adviser or in any other	capacity, in respect ofr ::			İ	
Marine Hull	Management services	•	0	0	0	C
Marine Hull	Auditors' fees, expenses ::in any othe	r 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 Ele	ctricity Charges	209	993	353	1764
Marine Hull	Others (Pls Specify) 2 Fee	es under various acts	238	629	411	1589
Marine Hull	Others (Pls Specify) 3 Pol	licy Stamp Expenses	2	7	-43	1
Marine Hull		urance Expenses	19	106	35	180
Marine Hull	1 1 11	entives to agents	887	3557	3110	9989
Marine Hull		1C for computers	1591	2360	2336	3504
Marine Hull		insurance Admin Charges	377	965	1359	2643
Marine Hull		tsourcing Expenses	0	303	1333	2043
Marine Hull		• '	1214	5596	514	4138
		neral Expenses		5590		
Marine Hull	Others (Pls Specify) 10		40703	121074	0	14276
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	site : in account of a set Township a	232	289	238	300
Liability insurance	Auditors' fees, expenses :: as adviser or in any other capa matters		0	0	0	С
Liability insurance	Auditors' fees, expenses :: as adviser or in any other capa matters	city, in respect of :: Insurance	-0	1	2	2
	Auditors' fees, expenses :: as adviser or in any other	capacity, in respect ofr ::			l	
Liability insurance	Management services		0			C
Liability insurance	Auditors' fees, expenses ::in any other	r capacity	7	9		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 Ele	ctricity Charges	352	984	442	1011
Liability insurance	Others (Pls Specify) 2	es under various acts	308	624	436	911
Liability insurance	Others (Pls Specify) 3 Pol	licy Stamp Expenses	79	217	92	227
Liability insurance	Others (Pls Specify) 4 Ins	urance Expenses	35	105	45	103
Liability insurance	· · · · · · · ·	entives to agents	1372	3527	2951	5728
Liability insurance		1C for computers	1720	2341	1537	2009
Liability insurance		insurance Admin Charges	482	957	997	1515
Liability insurance		tsourcing Expenses	0		0	
Liability insurance		neral Expenses	2012	5549		2373
Liability insurance	Others (Pls Specify) 10	ai Experioco	2012	3349	310	23/3
				102040	24700	122440
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		1270	302	144	416
Worker's Comp / E L	Rents, rates & taxes		1270	4267	1492	4838
Worker's Comp / E L Worker's Comp / E L	Repairs		317	967	250	957 1256
	Printing & stationery		363	1081	331	

hu	lo · ··		224	074	440	1240
Worker's Comp / E L Worker's Comp / E L	Communication expenses Legal & professional charges		-160	974 450	448 131	1249 378
Worker's Comp / E L	Auditors' fees, expenses :: as Auditor		173	225	196	276
vvorker's compy E E	Auditors' fees, expenses :: as adviser or in any other	r capacity, in respect ofr :: Taxation	1,3	223	150	270
Worker's Comp / E L	matters		0	0	0	0
Worker's Comp / E L	Auditors' fees, expenses :: as adviser or in any other matters	r capacity, in respect of :: Insurance	-0	1	2	2
	Auditors' fees, expenses :: as adviser or in any	other capacity, in respect ofr ::				
Worker's Comp / E L	Management servi	ces	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	Flantainia Channa	1257	2345	-166	1445
Worker's Comp / E L	Others (Pls Specify) 1	Electricity Charges	192	766	194 223	932
Worker's Comp / E L	Others (Pls Specify) 2	Fees under various acts	199	486		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	18 787	81 2746	19	95
Worker's Comp / E L	Others (Pls Specify) 5	Incentives to agents		_	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 (Pla Specify) 8	Outsourcing Expenses	0	4220	0	0
Worker's Comp / E L	Others (Pla Specify) 9	General Expenses	1105	4320	291	2186
Worker's Comp / E L	Others (Pls Specify) 10	+	50073	0	0	0
Aviation	Employees' remuneration & welfare benefits	+	50072 1566	185210 4150	59903 1240	208471 4148
Aviation Aviation	Travel, conveyance and vehicle running expenses		191	548	240	655
Aviation	Training expenses Rents. rates & taxes	+ -	2809	7745	2526	7615
Aviation	Repairs	+ -	2809 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 matters	r capacity, in respect ofr :: Taxation	0	0	0	0
Aviation	Auditors' fees, expenses :: as adviser or in any other matters	r capacity, in respect of :: Insurance	-0	1	2	3
	Auditors' fees, expenses :: as adviser or in any	· · · · · · · · · · · · · · · · · · ·			1	3
Aviation	Management servi	ces	0	0	0	0
Aviation	Additions' fees, expenses ::in any other capacity		10	12	11	15
Aviation	Advertisement and publicity Interest & Bank Charges		1001 242	2282 747	697 -816	1196 878
Aviation Aviation	Service tax on premium		2333	4560	2368	3692
Aviation	Depreciation 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	1	99280	455809	199130	606246
Engineering	Travel, conveyance and vehicle running expenses	1	3396	10214	4095	12063
Engineering	Training expenses	1	408	1349	769	1906
Engineering	Rents, rates & taxes		6039	19061	8199	22144
Engineering	Repairs			4220	1434	4383
Engineering			1495	4320		+303
Engineering	Printing & stationery		1709	4829	1892	5748
Engineering	Printing & stationery Communication expenses		1709 1516	4829 4352	1892 2376	5748 5716
Engineering Engineering	Printing & stationery Communication expenses Legal & professional charges		1709 1516 -641	4829 4352 2008	1892 2376 702	5748 5716 1732
Engineering Engineering Engineering	Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any other	r capacity, in respect ofr :: Taxation	1709 1516	4829 4352	1892 2376 702 931	5748 5716
Engineering Engineering Engineering Engineering	Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters		1709 1516 -641 781	4829 4352 2008 1005	1892 2376 702	5748 5716 1732 1264
Engineering Engineering Engineering Engineering Engineering	Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any	r capacity, in respect of :: Insurance other capacity, in respect ofr ::	1709 1516 -641 781 0	4829 4352 2008 1005 0	1892 2376 702 931 0	5748 5716 1732
Engineering Engineering Engineering Engineering Engineering Engineering Engineering	Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other Management services	r capacity, in respect of :: Insurance other capacity, in respect ofr :: ces	1709 1516 -641 781 0	4829 4352 2008 1005 0	1892 2376 702 931 0	5748 5716 1732 1264 0
Engineering Engineering Engineering Engineering Engineering Engineering Engineering Engineering	Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any Management services Auditors' fees, expenses :: in any feet matters	r capacity, in respect of :: Insurance other capacity, in respect ofr :: ces	1709 1516 -641 781 0 -1 0	4829 4352 2008 1005 0 3 0 30	1892 2376 702 931 0 7 0	5748 5716 1732 1264 0 10
Engineering	Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any Management services Auditors' fees, expenses :: as adviser or in any Management services Auditors' fees, expenses :: as adviser or in any Management services	r capacity, in respect of :: Insurance other capacity, in respect ofr :: ces	1709 1516 -641 781 0 -1 0 24 2235	4829 4352 2008 1005 0 3 0 30 5616	1892 2376 702 931 0 7 0 33 2112	5748 5716 1732 1264 0 10 10 43 3478
Engineering	Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any Management service Auditors' fees, expenses ::in any Advertisement and publicity Interest & Bank Charges	r capacity, in respect of :: Insurance other capacity, in respect ofr :: ces	1709 1516 -641 781 0 -1 0 24 2235 507	4829 4352 2008 1005 0 3 0 30 5616 1838	1892 2376 702 931 0 7 0 33 2112 -2087	5748 5716 1732 1264 0 10 10 43 3478 2555
Engineering	Printing & stationery Communication expenses Legal & professional charges Auditors' fees, expenses :: as Auditor Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any other matters Auditors' fees, expenses :: as adviser or in any Management services Auditors' fees, expenses :: as adviser or in any Management services Auditors' fees, expenses :: as adviser or in any Management services	r capacity, in respect of :: Insurance other capacity, in respect ofr :: ces	1709 1516 -641 781 0 -1 0 24 2235	4829 4352 2008 1005 0 3 0 30 5616	1892 2376 702 931 0 7 0 33 2112	5748 5716 1732 1264 0 10 10 43 3478

E	lou (p) c (c) 4		026	2422	4400	4265
Engineering		ctricity Charges	926	3423	1189	4265
Engineering		es under various acts	924	2171	1274	3841
Engineering	· · · · · · · · · · · · · · · · · · ·	icy Stamp Expenses	208	756	226	959
Engineering	1 1 1 1	urance Expenses	88	364	118	436
Engineering	· · · · · · · · · · · · · · · · · · ·	entives to agents	3755	12266	9158	24152
Engineering	<u> </u>	IC for computers	5688	8141	5926	8471
Engineering	` ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	nsurance Admin Charges	1454	3327	3591	6390
Engineering		tsourcing Expenses	0	0	0	0
Engineering	Others (Pls Specify) 9 Gen	neral 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 capac matters	city, in respect ofr :: Taxation	0	0	0	0
Other Miscellaneous	Auditors' fees, expenses :: as adviser or in any other capac matters	city, in respect of :: Insurance	-9	13	35	45
Other Miscellaneous	Auditors' fees, expenses :: as adviser or in any other c Management services	capacity, in respect ofr ::	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 Elec	ctricity Charges	3718	17620	6663	19824
Other Miscellaneous	` ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	es under various acts	4232	11173	6872	17856
Other Miscellaneous		icy Stamp Expenses	841	3890	1319	4456
Other Miscellaneous		urance Expenses	340	1873	668	2027
Other Miscellaneous		entives to agents	15753	63130	48113	112268
Other Miscellaneous		IC for computers	28247	41898	28486	39378
Other Miscellaneous		nsurance Admin Charges	6697	17123	17727	29705
Other Miscellaneous	1 1 1		0097	1/123	17727	29703
Other Miscellaneous	<u> </u>	tsourcing Expenses		00222		46504
		neral Expenses	21567	99322	12709	46504
Other Miscellaneous	Others (Pls Specify) 10			2775454	051000	2024260
Motor OD	Employees' remuneration & welfare benefits		644084	2775451	951998	2934369
Motor OD	Travel, conveyance and vehicle running expenses		21432	62193	19590	58389
Motor OD Motor OD	Training expenses		2588 38217	8211 116063	3687 39277	9224 107184
	Rents, rates & taxes					
Motor OD	Repairs		9419	26303	6857	21212
Motor OD	Printing & stationery		10751	29404	9043	27822 27665
Motor OD	Communication expenses		9543	26502	11405	
Motor OD	Legal & professional charges		-3611	12229	3370	8382 6116
Motor OD	Auditors fees, expenses :: as Auditor		4//8	6120	4497	6116
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters	city, in respect ofr :: Taxation				
	Illatters		0	0	0	0
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters	,, ,	-8	16	36	47
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac	,, ,			36 -0	47
	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other c	capacity, in respect ofr ::	-8			
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other of Management services	capacity, in respect ofr ::	-8 0	16 1 186 34198	-0	5
Motor OD Motor OD Motor OD Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses ::in any other devertisement and publicity Interest & Bank Charges	capacity, in respect ofr ::	-8 0 149 13986 3234	16 1 186 34198 11191	-0 160 10183 -10238	5 206 16835 12365
Motor OD Motor OD Motor OD Motor OD Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses ::in any other devertisement and publicity Interest & Bank Charges Service tax on premium	capacity, in respect ofr ::	-8 0 149 13986 3234 33206	16 1 186 34198 11191 68336	-0 160 10183 -10238 34301	5 206 16835 12365 51964
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other devertisement and publicity Interest & Bank Charges Service tax on premium Depreciation	capacity, in respect ofr ::	-8 0 149 13986 3234 33206 35524	16 1 186 34198 11191 68336 63782	-0 160 10183 -10238 34301 -693	5 206 16835 12365 51964 32021
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses ::in any other of Management services Auditors' fees, expenses ::in any other of Management services Auditors' fees, expenses ::in any other of Management services Auditors' fees, expenses ::in any other of Management services Auditors' fees, expenses ::in any other of Management services Auditors' fees, expenses ::in any other of Management services Auditors' fees, expenses :: as adviser or in any other of matters Auditors' fees, expenses :: as adviser or in any other of matters Auditors' fees, expenses :: as adviser or in any other of matters Auditors' fees, expenses :: as adviser or in any other of matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other	capacity, in respect ofr :: capacity capacity ctricity Charges	-8 0 149 13986 3234 33206 35524 5916	16 1 186 34198 11191 68336 63782 20846	-0 160 10183 -10238 34301 -693 5664	5 206 16835 12365 51964 32021 20642
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other devertisement and publicity Interest & Bank Charges Service tax on premium Depreciation Others (Pls Specify) 1 Electory (Pls Specify) 2	capacity, in respect ofr ::	-8 0 149 13986 3234 33206 35524 5916 5765	16 1 186 34198 11191 68336 63782 20846 13219	-0 160 10183 -10238 34301 -693 5664 6092	5 206 16835 12365 51964 32021
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other devertisement and publicity Interest & Bank Charges Service tax on premium Depreciation Others (PIs Specify) 1 Electory (PIs Specify) 2	capacity, in respect ofr :: capacity capacity ctricity Charges	-8 0 149 13986 3234 33206 35524 5916	16 1 186 34198 11191 68336 63782 20846	-0 160 10183 -10238 34301 -693 5664	5 206 16835 12365 51964 32021 20642
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: as adviser or in any other of matters Auditors' fees, expenses :: as adviser or in any other of matters Auditors' fees, expenses :: as adviser or in any other of matters Auditors' fees, expenses :: as adviser or in any other of matters Auditors' fees, expenses :: as adviser or in any other of matters Auditors' fees, expenses :: as adviser or in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of management services Auditors' fees, expenses :: in any other of managemen	capacity, in respect ofr :: capacity capacity ctricity Charges es under various acts	-8 0 149 13986 3234 33206 35524 5916 5765	16 1 186 34198 11191 68336 63782 20846 13219	-0 160 10183 -10238 34301 -693 5664 6092	5 206 16835 12365 51964 32021 20642 18593
Motor OD	Auditors' fees, expenses :: as adviser or in any other capace matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: in any other development and publicity Interest & Bank Charges Service tax on premium Depreciation Others (Pls Specify) 1 Others (Pls Specify) 2 Others (Pls Specify) 3 Others (Pls Specify) 4	capacity, in respect ofr :: capacity ctricity Charges es under various acts icy Stamp Expenses	-8 0 149 13986 3234 33206 35524 5916 5765	16 11 186 34198 11191 68336 63782 20846 13219 4602	-0 160 10183 -10238 34301 -693 5664 6092 1070	5 206 16835 12365 51964 32021 20642 18593 4639
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses Auditors' fees, expenses :: as adviser or in any other or expenses :: as adviser or in any other or expenses :: as adviser or in any other or expenses :: as adviser or in any other or expenses :: as adviser or in any other or expenses :: as adviser or in any other or expenses :: as adviser or in any other or expen	capacity, in respect ofr :: capacity ctricity Charges es under various acts icy Stamp Expenses urance Expenses	-8 0 149 13986 3234 33206 35524 5916 5765 1328	16 1 186 34198 11191 68336 63782 20846 13219 4602 2216	-0 160 10183 -10238 34301 -693 5664 6092 1070 557	5 206 16835 12365 51964 32021 20642 18593 4639 2118
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: in any other capac Management services Auditors' fees, expenses :: in any other capac Management services Auditors' fees, expenses :: in any other capac Management services Auditors' fees, expenses :: in any other capac Management services Auditors' fees, expenses :: in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capacitant services Auditors' fees, expenses :: as adviser or in any other capacitant services Auditors' fees, expenses :: as adviser or in any other capacitant services Auditors' fees, expenses :: as adviser or in any other capacitant services Auditors' fees, expenses :: as adviser or in any other capacitant services Auditors' fees, expenses :: as adviser or in any other capacitant services Auditors' fees, expenses :: as adviser or in any other capacitant services Auditors' fees, expenses :: as adviser or in any other capacitant services Auditors' fees, expenses :: in any other capacitant services Auditors' fees, expenses :: in any other capacitant services Auditors' fees, expenses :: in any other capacitant services Auditors' fees, expenses :: in any other capacitant services Auditors' fees, expenses :: in any other c	capacity, in respect ofr :: capacity ctricity Charges es under various acts icy Stamp Expenses urance Expenses entives to agents	-8 0 149 13986 3234 33206 35524 5916 5765 1328 569 23807	16 186 34198 11191 68336 63782 20846 13219 4602 2216 74687	-0 160 10183 -10238 34301 -693 5664 6092 1070 557 43890	5 206 16835 12365 51964 32021 20642 18593 4639 2118 116902
Motor OD	Auditors' fees, expenses :: as adviser or in any other capac matters Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: in any other capac Management services Auditors' fees, expenses :: in any other capac Management services Auditors' fees, expenses :: in any other development of the services in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capac Management services Auditors' fees, expenses :: as adviser or in any other capacity and other ca	capacity, in respect ofr :: capacity ctricity Charges es under various acts icy Stamp Expenses urance Expenses entives to agents IC for computers	-8 0 149 13986 3234 33206 35524 5916 5765 1328 569 23807 34907	16 186 34198 11191 68336 63782 20846 13219 4602 2216 74687	-0 160 10183 -10238 34301 -693 5664 6092 1070 557 43890 28608	5 206 16835 12365 51964 32021 20642 18593 4639 2118 116902 41003
Motor OD	Auditors' fees, expenses :: as adviser or in any other capace matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in a	capacity, in respect ofr :: capacity ctricity Charges es under various acts icy Stamp Expenses urance Expenses entives to agents IC for computers nsurance Admin Charges	-8 0 149 13986 3234 33206 35524 5916 5765 1328 569 23807 34907	16 186 34198 11191 68336 63782 20846 13219 4602 2216 74687 49568 20258	-0 160 10183 -10238 34301 -693 5664 6092 1070 557 43890 28608 17300	5 206 16835 12365 51964 32021 20642 18593 4633 2118 116902 41003 30931
Motor OD Auditors' fees, expenses :: as adviser or in any other capace matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in	capacity, in respect ofr :: capacity ctricity Charges es under various acts icy Stamp Expenses urance Expenses entives to agents IC for computers nsurance Admin Charges tsourcing Expenses	-8 0 149 13986 3234 33206 35524 5916 5765 1328 569 23807 34907 9060 167270	16 186 34198 11191 68336 63782 20846 13219 4602 2216 74687 49568 20258	-0 160 10183 -10238 34301 -693 5664 6092 1070 557 43890 28608 17300 816837	5 206 16835 12365 51964 32021 20642 18593 4639 2118 116902 41003 30931 1975169	
Motor OD	Auditors' fees, expenses :: as adviser or in any other capace matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: as adviser or in any other or in an	capacity, in respect ofr :: capacity ctricity Charges es under various acts icy Stamp Expenses urance Expenses entives to agents IC for computers nsurance Admin Charges tsourcing Expenses	-8 0 149 13986 3234 33206 35524 5916 5765 1328 569 23807 34907 9060 167270	16 186 34198 11191 68336 63782 20846 13219 4602 2216 74687 49568 20258	-0 160 10183 -10238 34301 -693 5664 6092 1070 557 43890 28608 17300 816837 9963	5 206 16835 12365 51964 32021 20642 18593 4639 2118 116902 41003 30931 1975169
Motor OD Auditors' fees, expenses :: as adviser or in any other capace matters Auditors' fees, expenses :: as adviser or in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' fees, expenses :: in any other of Management services Auditors' f	capacity, in respect ofr :: capacity ctricity Charges es under various acts icy Stamp Expenses urance Expenses entives to agents IC for computers nsurance Admin Charges tsourcing Expenses	-8 0 149 13986 3234 33206 35524 5916 5765 1328 569 23807 34907 9060 167270 33999	16 186 34198 11191 68336 63782 20846 13219 4602 2216 74687 49568 20258 1434295 117504	-0 160 10183 -10238 34301 -693 5664 6092 1070 557 43890 28608 17300 816837 9963	206 16835 12365 51964 32021 20642 18593 4633 2118 116902 41003 30931 1975165	

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	C
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			
Motor TP	Advertisement and publicity	25136			25786
Motor TP	Interest & Bank Charges	6047	18960		18940
Motor TP	Service tax on premium	58761	115773		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	(
Motor TP	Others (Pls Specify) 9	63553	199074	15873	74172
Motor TP	Others (Pls Specify) 10	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.