

	Particulars	Fire	Marine			Miscellaneous									Total
			Marine Cargo	Marine Others	Marine Total	Motor	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
			2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
1	Employees' remuneration & welfare benefits	233,980	31,962	33,050	65,012	344,702	3,226	13,374	64,813	12,590	57,194	170,397	235,336	901,632	1,200,624
2	Travel, conveyance and vehicle running expenses	30,130	4,116	4,256	8,372	44,387	415	1,722	8,346	1,621	7,365	21,942	30,304	116,102	154,604
3	Training expenses	1,809	247	255	502	2,665	25	103	501	97	442	1,317	1,819	6,969	9,280
4	Rents, rates & taxes	117,124	15,999	16,544	32,543	172,549	1,615	6,695	32,444	6,302	28,630	85,296	117,803	451,334	601,001
5	Repairs	12,412	1,695	1,753	3,448	18,286	171	709	3,438	668	3,034	9,039	12,484	47,829	63,689
6	Printing & stationery	12,844	1,754	1,814	3,568	18,921	177	734	3,558	691	3,140	9,353	12,918	49,492	65,904
7	Communication	31,076	4,245	4,390	8,635	45,782	428	1,776	8,608	1,672	7,596	22,632	31,256	119,750	159,461
8	Legal & professional charges	92,219	10,580	10,940	21,520	118,123	1,068	4,427	21,454	4,168	18,932	56,404	77,900	302,476	416,215
9	Auditors' fees, expenses etc														
	(a) as auditor	312	43	44	87	459	4	18	86	17	76	227	314	1,201	1,600
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	29	4	4	8	43	-	2	8	2	7	21	29	112	149
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	55	7	8	15	80	1	3	15	3	13	40	55	210	280
10	Advertisement and publicity	10,078	1,377	1,424	2,801	14,847	139	576	2,792	542	2,464	7,340	10,137	38,837	51,716
11	Interest & Bank Charges	3,695	505	522	1,027	5,444	51	211	1,024	199	903	2,691	3,716	14,239	18,961
12	Others														
	(a) Miscellaneous expenses	2,004	621	642	1,263	6,698	63	260	1,259	245	1,111	3,311	4,573	17,520	20,787
	(b) Business & Sales Promotion	24,332	3,324	3,437	6,761	35,846	335	1,391	6,740	1,309	5,948	17,720	24,473	93,762	124,855
13	Depreciation	18,243	2,492	2,577	5,069	26,876	251	1,043	5,053	982	4,459	13,286	18,349	70,299	93,611
	TOTAL	590,342	78,971	81,660	160,631	855,708	7,969	33,044	160,139	31,108	141,314	421,016	581,466	2,231,764	2,982,737

	Particulars	Fire	Marine			Miscellaneous									Total
			Marine Cargo	Marine Others	Marine Total	Motor	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
			2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
1	Employees' remuneration & welfare benefits	231,393	32,664	36,162	68,826	107,495	2,693	18,278	77,825	6,585	41,889	73,036	100,779	428,580	728,799
2	Travel, conveyance and vehicle running expenses	38,803	5,477	6,064	11,541	18,026	452	3,065	13,051	1,104	7,024	12,248	16,900	71,870	122,214
3	Training expenses	3,713	524	580	1,104	1,725	43	293	1,249	106	672	1,172	1,617	6,877	11,694
4	Rents, rates & taxes	61,085	8,623	9,546	18,169	28,378	711	4,825	20,545	1,738	11,058	19,280	26,604	113,139	192,393
5	Repairs	8,618	1,216	1,347	2,563	4,003	101	681	2,898	244	1,560	2,721	3,754	15,962	27,143
6	Printing & stationery	12,362	1,745	1,932	3,677	5,743	144	976	4,158	352	2,238	3,902	5,384	22,897	38,936
7	Communication	30,581	4,317	4,779	9,096	14,207	356	2,416	10,285	870	5,536	9,652	13,319	56,641	96,318
8	Legal & professional charges	18,355	1,874	2,074	3,948	9,763	154	1,048	4,464	378	2,403	4,189	5,781	28,180	50,483
9	Auditors' fees, expenses etc														
	(a) as auditor	381	54	60	114	177	3	30	128	11	69	120	167	705	1,200
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	48	7	7	14	23	1	4	16	1	9	15	21	90	152
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	16,666	2,353	2,605	4,958	7,742	194	1,316	5,605	474	3,017	5,260	7,259	30,867	52,491
11	Interest & Bank Charges	1,293	183	202	385	603	15	102	435	37	234	408	564	2,398	4,076
12	Others														
	(a) Miscellaneous expenses	3,351	871	964	1,835	2,865	72	487	2,074	176	1,117	1,947	2,686	11,424	16,610
	(b) Business & Sales Promotion	33,723	4,760	5,270	10,030	15,666	392	2,664	11,342	960	6,105	10,644	14,687	62,460	106,213
13	Depreciation	19,265	2,719	3,011	5,730	8,949	224	1,522	6,479	549	3,487	6,080	8,391	35,681	60,676
	TOTAL	479,637	67,387	74,603	141,990	225,365	5,555	37,707	160,554	13,585	86,418	150,674	207,913	887,771	1,509,398