

[illegible]

(₹ lakhs)																																							
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	
Employees' remuneration & welfare benefits	1,428	5,643	186	906	5	33	192	939	2,116	9,789	5,491	20,201	7,607	29,990	3,615	13,510	186	942	153	663	3,955	15,115	78	284	130	558	342	1,547	10	81	2,618	10,807	174	711	14,915	59,094	16,535	49,141	
Travel, conveyance and vehicle running expenses	50	191	5	25	0	1	5	26	108	539	178	835	287	1,364	146	518	13	63	4	34	164	614	3	10	2	13	13	53	0	2	152	375	7	28	627	2,459	682	1,994	
Training & Recruitment Expenses	174	404	15	40	3	5	17	85	(89)	589	(83)	757	(172)	1,364	107	496	5	91	(6)	40	51	327	127	3	106	5	84	5	84	7	(1)	26	81	2,209	272	2,386			
Rents, rates & taxes	43	173	7	40	0	0	7	40	122	405	308	1,008	430	1,413	106	587	39	105	15	56	160	747	3	12	2	14	9	41	0	4	140	717	7	26	751	2,974	801	2,385	
Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Printing & Stationery	4	10	1	2	(0)	0	1	2	9	24	21	52	29	75	10	31	3	5	1	3	14	39	0	1	0	1	1	2	0	0	33	101	1	2	78	221	83	150	
Communication expenses	20	99	3	17	0	0	3	17	72	477	139	697	211	1,174	64	302	20	74	6	38	91	414	2	7	1	8	4	24	0	1	43	103	3	20	354	1,751	377	1,490	
Legal & professional charges	51	171	9	33	0	1	9	34	97	297	247	740	344	1,037	98	396	25	64	10	33	134	492	3	9	3	12	12	45	1	3	82	345	6	20	585	1,964	645	1,524	
Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
a. As auditor	1	4	0	1	0	0	0	1	3	9	7	22	10	31	3	13	1	2	0	1	4	17	0	0	0	0	0	1	0	0	3	13	0	1	18	64	19	50	
b. As advisor or in any other capacity, in	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Advertisement and Publicity	54	255	9	44	0	0	9	44	303	1,337	488	1,955	791	3,292	167	825	63	205	23	106	253	1,135	5	20	3	20	11	63	0	2	91	407	11	54	1,166	4,994	1,229	4,065	
Bank Charges & interest expenses others	2	56	(0)	13	(0)	0	(0)	13	235	839	600	2,138	835	2,978	11	242	6	33	2	20	19	295	1	4	(0)	4	(0)	14	(0)	1	17	183	1	9	838	3,489	840	2,718	
Depreciation	72	278	12	63	0	0	12	63	63	218	705	511	1,650	729	2,354	216	1,093	76	199	31	106	323	1,399	6	19	4	22	15	67	0	6	163	875	12	43	1,252	4,785	1,336	3,789
Business Development and Sales Promotion	(23)	623	(105)	(98)	(1)	4	(104)	(94)	(649)	683	(1,237)	(26)	(1,886)	657	1,033	5,285	6,070	15,032	1,275	3,636	8,378	23,953	(33)	(38)	(32)	(3)	(175)	(58)	(5)	1	(52)	643	719	1,950	6,915	27,105	6,788	20,846	
Information Technology Expenses	111	431	19	99	0	0	19	99	327	1,039	803	2,552	1,130	3,592	280	1,477	100	265	40	141	420	1,882	9	30	6	34	22	103	1	9	279	1,569	18	66	1,885	7,286	2,015	5,801	
GST Expenses	16	14	4	3	0	0	4	3	36	30	90	75	126	105	51	47	9	106	5	4	65	157	1	1	1	1	4	3	0	0	20	1,083	2	2	280	1,352	300	1,069	
Others :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Directors' Sitting fees	1	3	0	1	0	0	0	1	2	7	6	17	9	24	2	10	1	2	0	1	3	13	0	0	0	0	0	1	0	0	2	10	0	0	15	49	16	37	
Entertainment Expenses	10	36	1	4	0	0	1	4	11	53	22	88	32	141	21	59	1	5	0	3	22	68	0	1	0	2	3	11	0	0	3	15	1	3	62	242	73	208	
Office Maintenance Expenses	37	112	7	26	0	0	7	26	91	269	228	668	319	937	90	399	29	71	12	38	130	507	3	8	2	9	8	8	27	0	2	85	374	6	17	553	1,881	596	1,422
Office Management Expenses	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(3)	(3)	(8)	(8)	(11)	(11)	(8)	(8)	(1)	(1)	(1)	(1)	(11)	(11)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(5)	(5)	(0)	(0)	(27)	(27)	(29)	-	
Subscriptions and Membership Fees	15	50	3	12	0	3	12	30	105	76	267	106	372	39	171	12	30	5	16	56	217	1	3	1	4	4	3	12	0	1	38	172	2	8	208	789	225	626	
Coinurance Expenses (net)	14	373	(1)	21	(0)	(7)	(1)	13	0	3	1	8	1	11	(6)	69	1	7	0	0	(5)	77	(0)	1	0	17	0	56	0	12	(0)	8	(0)	5	(4)	186	9	562	
Postage expenses	2	15	0	3	(0)	0	0	3	6	38	17	80	23	118	7	47	3	9	1	5	10	61	0	1	0	1	0	4	0	0	5	66	0	2	39	253	42	229	
Weather Insurance Charges	-	-	-	-	-	-	-	-	0	(31)	(0)	(79)	-	(110)	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	2,018	6,088	-	-	2,018	5,979	2,018	3,960
Miscellaneous expenses	(2)	21	(1)	5	(0)	0	(1)	5	5	69	5	142	10	211	128	239	155	172	2	11	284	422	0	2	(0)	2	(1)	5	(0)	0	(20)	57	1	6	275	704	272	458	
TOTAL	2,082	8,961	174	1,257	8	38	182	1,294	3,049	17,261	7,912	33,840	10,960	51,101	6,179	25,809	6,818	17,481	1,580	4,955	14,577	48,240	83	384	129	738	327	2,149	12	130	5,825	24,057	970	2,998	32,886	1,29,801	35,149	1,40,057	
In India	2,082	8,961	174	1,257	8	38	182	1,294	3,049	17,261	7,912	33,840	10,960	51,101	6,179	25,809	6,818	17,481	1,580	4,955	14,577	48,240	83	384	129	738	327	2,149	12	130	5,825	24,057	970	2,998	32,886	1,29,801	35,149	1,39,950	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	107	

Note: '0' denotes amounts less than Rs. 50,000