

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.12.2017		31.12.2016		31.12.2017		31.12.2016		31.12.2017		31.12.2016		31.12.2017		31.12.2016	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
1 Employees' remuneration &	844862	1456056	681596	2303613	18218	138750	29367	99255	1831772	5476534	1298319	4387975	5199303	14599738	3829644	12943192
2 Travel, conveyance and vehicle	19806	34468	25455	67078	394	3285	1097	2890	42208	129643	48486	127771	120104	345613	143018	376885
3 Training expenses	1323	2104	1751	3969	46	200	75	171	3256	7913	3337	7561	9085	21096	9841	22301
4 Rents, rates & taxes	32151	53997	32209	85692	837	5145	1388	3692	72817	203094	61353	163228	205416	541421	180973	481473
5 Repairs	9469	18729	8459	28653	-41	1785	365	1235	15226	70444	16115	54580	45379	187796	47531	160993
6 Printing & stationery	7724	14149	8750	25633	81	1348	377	1104	14903	53218	16668	48827	43051	141872	49164	144024
7 Communication	8394	11530	15060	37449	481	1099	649	1614	24663	43365	28686	71333	67371	115607	84616	210412
8 Legal & professional charges	6805	10479	3813	11218	274	999	164	483	17503	39413	7263	21367	48562	105071	21425	63028
9 Auditors' fees, expenses etc																
(a) as auditor	1688	3743	13	627	-48	357	1	25	1823	14079	25	1194	5924	37534	75	3520
(b) as adviser or in any other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c) in any other capacity	63	173	35	279	-5	17	2	12	-2	652	68	532	50	1739	198	1568
10 Advertisement and publicity	8992	15766	13181	39618	166	1502	566	1707	18900	59298	25107	75464	53889	158082	74058	222597
11 Interest & Bank Charges	6195	10944	8156	15283	106	1043	352	659	12844	41164	15535	29112	36695	109737	45825	85872
12 Depreciation	31105	31105	51243	51243	2964	2964	2208	2208	116993	116993	97608	97608	311888	311888	287914	287914
13 Service Tax on Premium	-13346	7	-33768	0	-2632	1	-1455	0	-79601	26	-64322	0	-205302	69	-189729	0
13 Outsourcing Expenses	54641	82503	66027	179625	2367	7862	2844	7739	144161	310313	125769	342153	398719	827253	370981	1009248
14 Umex Exp.	69501	124555	105532	276637	1012	11869	4547	11919	140170	468478	201020	526944	402144	1248903	592947	1554324
15 Others (to be specified)	54151	108005	61171	150709	371	8607	1675	6612	90671	339719	110337	256267	267387	915926	335813	785629
TOTAL	1143524	1978313	1048683	3277326	24591	186833	44222	141325	2468307	7374346	1991374	6211916	7009665	19669345	5884294	18352980

Particulars	GRAND TOTAL			
	31.12.2017		31.12.2016	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
1 Employees' remuneration &	5656944	16323499	4383249	14814229
2 Travel, conveyance and vehicle	130536	386419	163693	431367
3 Training expenses	9958	23587	11265	25525
4 Rents, rates & taxes	224084	605345	207134	551073
5 Repairs	48369	209968	54401	184265
6 Printing & stationery	46492	158623	56272	164844
7 Communication	74524	129256	96847	240828
8 Legal & professional charges	53356	117476	24520	72139
9 Auditors' fees, expenses etc				
(a) as auditor	6097	41965	85	4029
(b) as adviser or in any other	0	0	0	0
(i) Taxation matters	0	0	0	0
(ii) Insurance matters	0	0	0	0
(iii) Management services; and	0	0	0	0
(c) in any other capacity	28	1944	227	1794
10 Advertisement and publicity	58520	176746	84765	254776
11 Interest & Bank Charges	39814	122694	52448	98285
12 Depreciation	348712	348712	329534	329534
13 Service Tax on Premium	-232953	77	-217156	0
13 Outsourcing Expenses	438673	924924	424608	1155142
14 Umex Exp.	435552	1396359	678665	1779016
15 Others (to be specified)	282056	987230	386890	885891
TOTAL	7620762	21954824	6737447	20992737