

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS
FOR THE PERIOD ENDED 31.03.2018

(Rs. 000)

SL. NO.	PARTICULARS	LIFE		FIRE		MARINE						MISCELLANEOUS										TOTAL								
						HULL		OTHERS		ENGINEERING		MOTOR		EMPLOYER'S LIABILITY		PUBLIC LIABILITY		AVIATION		PERSONAL ACCIDENT		HEALTH		Crop		OTHERS				
		2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	2017-18	2016-17	
1	Employees' remuneration & welfare benefits	111,794	19,352	22,875	3,448	2,859	431	2,859	431	25,735	7,758	5,719	862	1,144	172			431	3,431	517	3,431	517	12,422	2,150	31,454	-	14,869	2,672	238,592	38,743
2	Travel, conveyance and vehicle running expenses	951	1,333	3,524	86	35	-	36	-	307	649	379	-	105	-	-	-	551	-	7	-	2,273	-	17,291	-	985	-	26,444	2,068	
3	Training expenses	-	316	-	20	-	-	-	-	-	154	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	490	
4	Rents, rates & taxes	1,819	-	6,737	-	66	-	70	-	586	-	725	-	200	-	-	-	1,053	-	13	-	4,345	-	33,054	-	1,884	-	50,552	-	
5	Repairs	1	210	5	14	-	-	-	-	102	1	-	-	-	-	-	1	-	-	-	3	-	25	-	1	-	37	325		
6	Printing & stationery	20	39	74	2	1	-	1	-	6	19	8	-	2	-	-	12	-	-	-	48	-	362	-	21	-	555	60		
7	Communication	48	7	179	0	2	-	2	-	16	3	19	-	5	-	-	28	-	-	-	116	-	879	-	50	-	1,344	10		
8	Legal & professional charges	1,335	2,201	4,946	142	49	-	51	-	430	1,072	533	-	147	-	-	773	-	9	-	3,190	-	24,268	-	1,383	-	37,114	3,416		
9	Auditors' fees, expenses etc	209	644	773	42	8	-	8	-	67	83	-	23	-	-	-	121	-	1	-	499	-	3,792	-	216	-	5,800	686		
	(b) as adviser or in any other capacity, in respect of	54	-	200	-	2	-	2	-	17	22	-	6	-	-	-	31	-	-	-	129	-	981	-	56	-	1,500	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(v) Tax Audit	22	-	80	-	1	-	1	-	7	9	-	2	-	-	12	-	-	-	-	52	-	392	-	22	-	600	7		
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(d) Out of Pocket Expenses	1	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	12	-	1	-	19	-		
10	Advertisement and publicity	165	-	609	-	6	-	6	-	53	66	-	18	-	-	-	95	-	1	-	393	-	2,990	-	170	-	4,572	-		
11	Interest & Bank Charges	15	10	57	1	1	-	1	-	5	5	6	2	-	-	9	-	-	-	-	37	-	278	-	16	-	427	16		
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Miscellaneous	-	320	-	21	-	-	-	-	156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	496		
	(b) Facility Charges	-	5,794	-	374	-	-	-	-	2,823	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,991		
	(c) Office Expenses	370	-	1,368	-	14	-	14	-	119	147	-	41	-	-	214	-	3	-	883	-	6,713	-	383	-	10,269	-			
	(d) GST Expenses	554	-	2,052	-	20	-	21	-	178	221	-	61	-	-	321	-	4	-	1,323	-	10,066	-	574	-	15,395	-			
	(e) Shared Service Costs (Net) (Refer Schedule 16 Note 13)	3,417	-	12,655	-	125	-	131	-	1,101	1,363	-	375	-	-	1,978	-	24	-	8,163	-	62,095	-	3,539	-	94,966	-			
	(f) Membership & Subscriptions	178	-	658	-	6	-	7	-	57	71	-	20	-	103	-	1	-	425	-	3,231	-	184	-	4,941	-				
	(g) IT Expenses	329	-	1,217	-	12	-	13	-	106	131	-	36	-	190	-	2	-	785	-	5,972	-	340	-	9,133	-				
	(h) (Gain)/Loss on Foreign Exchange	597	-	2,211	-	22	-	23	-	192	238	-	66	-	346	-	4	-	1,426	-	10,836	-	618	-	16,579	-				
	(i) Miscellaneous expenses	5	-	18	-	-	-	-	-	2	2	-	1	-	3	-	-	-	11	-	87	-	5	-	134	-				
13	Depreciation	678	930	2,512	60	25	-	25	-	219	453	271	-	75	-	393	-	5	-	1,621	-	12,330	-	703	-	18,857	1,443			
	TOTAL	122,562	31,155	62,753	4,210	3,254	431	3,271	431	29,203	13,508	10,014	862	2,329	172	-	431	9,665	517	3,505	517	38,146	2,150	227,108	-	26,020	2,672	537,830	57,064	

Note 1: 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.