

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS
FOR THE HALF YEAR ENDED SEPTEMBER 30, 2019

(Rs. '000)

SL. NO.	PARTICULARS	FOR THE HALF YEAR ENDED 30TH SEPTEMBER,2019													FOR THE HALF YEAR ENDED 30TH SEPTEMBER,2018													
		LIFE	FIRE	MARINE		ENGINEERING	MOTOR	EMPLOYER'S LIABILITY	MISCELLANEOUS					TOTAL	LIFE	FIRE	MARINE		ENGINEERING	MOTOR	EMPLOYER'S LIABILITY	MISCELLANEOUS					TOTAL	
				HULL	OTHERS				AGRICULTURE/CROP	AVIATION	PERSONAL ACCIDENT	HEALTH	OTHERS				HULL	OTHERS				AGRICULTURE/CROP	AVIATION	PERSONAL ACCIDENT	HEALTH	OTHERS		
1	Employees' remuneration & welfare benefits	12,703	8,728	284	1,247	2,760	16,947	601	64,776	1,484	25	18,204	1,952	129,713	60,137	17,601	2,200	2,200	19,802	4400	880	24202	2,640	2,640	6,682	11,441	154,825	
2	Travel, conveyance and vehicle running expenses	953	655	21	94	207	1,271	45	4,859	111	2	1,366	146	9,731	371	779	17	66	188	106	36	4,567	140	2	366	150	6,788	
3	Training expenses	45	21	1	4	10	60	2	231	5	0	65	7	463	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Rents, rates & taxes	2,854	1,961	64	280	620	3,807	135	14,553	333	6	4,090	439	29,142	844	1,776	39	151	429	241	81	10,404	320	3	834	342	15,464	
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	115	242	5	21	58	33	11	1,418	44	-	114	47	2,108	
6	Printing & stationery	0	0	0	0	0	1	0	2	0	0	1	0	4	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Communication	45	31	1	4	10	60	2	231	5	0	65	7	462	-	-	-	-	-	-	-	-	-	-	-	0	-	
8	Legal & professional charges	1,307	898	29	128	284	1,743	62	6,663	153	3	1,873	201	13,343	472	993	22	84	240	135	46	5817	179	2	466	191	8,647	
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	564	387	13	55	123	752	27	2,875	66	1	808	87	5,757	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	49	34	1	5	11	65	2	250	6	0	70	8	500	5	11	-	1	3	1	1	64	2	-	5	2	95	
11	Interest & Bank Charges	17	12	0	2	4	23	1	89	2	0	25	3	177	8	17	-	1	4	2	1	99	3	-	8	3	146	
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	a) Office Expenses	174	119	4	17	38	232	8	885	20	0	249	27	1,773	273	571	13	48	138	78	26	3,348	103	1	268	110	4,977	
	b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c) GST Expense	4,098	2,816	92	402	891	5,468	194	20,898	479	8	5,873	630	41,848	2,197	4,621	102	392	1,117	628	212	27,077	833	9	2,170	890	40,248	
	d) Shared Service Costs (Net) (Refer Schedule 16 Note 13)	13,760	9,454	308	1,351	2,990	18,357	651	70,163	1,608	27	19,718	2,115	140,499	9,846	20,711	456	1,757	5,005	2,814	950	121,355	3,732	40	9,725	3,990	180,381	
	e) Membership & Subscriptions	154	106	3	15	33	205	7	784	18	0	220	24	1,571	95	201	4	17	48	27	9	1,175	36	-	94	39	1,745	
	f) IT Expenses	499	343	11	49	108	666	24	2,546	58	1	715	77	5,097	188	395	9	33	95	54	18	2,312	71	1	185	76	3,437	
	g) Gain/Loss on Foreign Exchange	3,719	2,555	83	365	808	4,561	176	18,962	434	7	5,329	571	37,971	(1,980)	(4,213)	(93)	(357)	(1,018)	(572)	(193)	(24,697)	(759)	(8)	(1,978)	(812)	(36,680)	
	h) Miscellaneous expenses	(1,901)	(1,801)	(59)	(257)	(569)	(3,496)	(124)	(13,363)	(306)	(5)	(2,725)	(403)	(25,008)	5	10	-	1	2	1	-	59	2	-	5	2	87	
13	Depreciation	1,020	701	23	100	222	1,361	48	5,202	119	2	1,462	157	10,417	589	1,236	27	104	299	168	57	7,250	223	2	581	238	10,773	
	TOTAL	40,060	27,031	880	3,862	8,548	52,484	1,861	200,696	4,636	77	57,407	6,046	405,459	73,165	44,951	2,801	4,519	26,410	8,116	2,135	184,450	7,569	2,692	19,525	16,709	393,040	

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.