

FORM NL 7- OPERATING EXPENSES SCHEDULE  
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS  
 FOR THE HALF YEAR ENDED SEPTEMBER 30, 2018

(Rs.'000)

Sl. No.	PARTICULARS	FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2018													FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2017												
		LIFE	FIRE	MARINE				MISCELLANEOUS					TOTAL	LIFE	FIRE	MARINE				MISCELLANEOUS					TOTAL		
				HULL	OTHERS	ENGINEERING	MOTOR	EMPLOYER'S LIABILITY	AGRICULTURE/ CROP	AVIATION	PERSONAL ACCIDENT	HEALTH				OTHERS	HULL	OTHERS	ENGINEERING	MOTOR	EMPLOYER'S LIABILITY	AGRICULTURE /CROP	AVIATION	PERSONAL ACCIDENT		HEALTH	OTHERS
1	Employees' remuneration & welfare benefits	60 137	17 601	2 200	2 200	19 802	4 400	880	24 202	2 640	2 640	6 682	11 441	154 825	46 959	8 085	1 011	1 011	18 191	2 021	404	1 011	1 213	-	5 218	7 479	92 601
2	Travel, conveyance and vehicle running expenses	374	724	17	66	188	106	34	4 567	140	2	366	150	6 788	342	2 971	24	25	102	170	64	8 299	270	-	879	371	13 517
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	52	455	4	4	16	26	10	1 271	41	-	135	57	2 070
4	Rents, rates & taxes	844	1 778	39	151	429	241	84	10 404	320	3	834	342	15 464	2	21	0	0	1	1	0	60	2	-	6	3	97
5	Repairs	115	242	5	21	58	33	13	1 418	44	-	114	47	2 108	28	242	2	2	8	14	5	677	22	-	72	30	1 103
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication	-	-	-	-	-	-	-	-	-	-	-	-	-	7	56	0	0	2	3	3	156	5	-	17	7	251
8	Legal & professional charges	472	999	22	84	240	135	46	5 817	179	2	466	191	8 647	535	4 655	38	40	159	266	100	1 300	422	-	1 378	584	21 180
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	43	374	3	3	13	21	8	1 044	34	-	111	46	1 700
	(b) as advisor 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	5	11	-	3	3	1	-	64	2	-	5	2	95	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	8	17	-	1	4	2	1	99	3	-	8	3	146	8	68	1	1	2	4	1	190	6	-	20	8	310
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office Expenses	273	571	13	48	138	78	26	3 348	103	1	268	110	4 977	-	-	-	-	-	-	-	-	-	-	-	-	-
	b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	804	6 990	57	99	239	400	150	19 525	634	-	2 069	875	31 802
	c) GST Expense	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)	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	95	201	4	17	48	27	8	1 175	36	-	94	39	1 745	-	-	-	-	-	-	-	-	-	-	-	-	-
	f) IT Expenses	184	395	9	33	95	54	18	2 312	71	1	185	76	3 432	-	-	-	-	-	-	-	-	-	-	-	-	-
	g) (Gain)/Loss on Foreign Exchange	(1 980)	(4 213)	(93)	(357)	(1 018)	(572)	(193)	(24 697)	(799)	(8)	(1 978)	(812)	(36 680)	-	-	-	-	-	-	-	-	-	-	-	-	-
	h) Miscellaneous expenses	5	10	-	1	2	1	-	58	2	-	5	2	87	2 405	20 918	170	178	716	1 197	447	58 434	1 898	-	6 192	2 620	95 177
13	Depreciation	584	1 238	27	104	299	168	57	7 250	223	2	581	238	10 773	209	1 820	15	15	62	104	39	5 084	165	-	539	238	8 280
	<b>TOTAL</b>	<b>73 165</b>	<b>44 951</b>	<b>2 801</b>	<b>4 519</b>	<b>26 416</b>	<b>8 116</b>	<b>2 135</b>	<b>184 430</b>	<b>7 569</b>	<b>2 692</b>	<b>19 525</b>	<b>16 709</b>	<b>391 040</b>	<b>51 394</b>	<b>46 654</b>	<b>1 324</b>	<b>1 339</b>	<b>19 511</b>	<b>4 228</b>	<b>1 230</b>	<b>108 754</b>	<b>4 714</b>	<b>-</b>	<b>16 636</b>	<b>12 309</b>	<b>268 092</b>

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.