

FORM NL-7-OPERATING EXPENSES SCHEDULE  
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS  
FOR THE PERIOD ENDED 31.03.2020

(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			
		2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19
1	Employees' remuneration & welfare benefits	27,747	108,352	10,778	20,963	326	2,620	1,466	2,620	5,542	23,584	42,953	5,241	910	1,048	-	-	3,086	3,145	95	3,145	27,174	12,039	113,331	28,825	4,809	13,626	238,217	225,208
2	Travel, conveyance and vehicle running expenses	1,870	35	726	38	22	1	99	3	374	14	2,895	11	61	2	-	-	208	8	6	-	1,831	35	7,638	258	324	13	16,054	418
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	6,626	5,125	2,574	5,515	78	117	350	470	1,324	2,062	10,258	1,548	217	293	-	-	737	1,227	23	21	6,490	5,191	27,065	37,807	1,149	1,946	56,891	61,322
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	12	36	5	38	0	1	1	3	2	14	19	11	0	2	-	-	1	9	0	-	12	36	50	263	2	14	104	427
7	Communication	125	56	49	60	1	1	7	5	25	23	194	17	4	3	-	-	14	13	0	-	123	57	511	413	22	21	1,075	669
8	Legal & professional charges	2,764	782	1,073	841	32	18	146	72	552	314	4,278	236	91	45	-	-	307	187	9	3	2,706	792	11,287	5,767	479	297	23,724	9,354
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	673	422	261	454	8	10	36	39	134	170	1,041	127	22	24	-	-	75	101	2	2	659	427	2,747	3,111	117	160	5,775	5,047
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Tax Audit	71	50	27	54	1	1	4	5	14	20	109	15	2	3	-	-	8	12	0	-	69	51	288	370	12	19	605	600
	v) Others services	6	-	2	0	0	-	0	-	1	-	10	-	0	-	-	-	1	-	0	-	6	-	26	-	1	-	53	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Out of Pocket Expenses	16	3	6	3	0	0	1	0	3	1	24	1	1	-	-	-	2	1	0	-	15	3	64	18	3	1	135	30
10	Advertisement and publicity	178	100	69	107	2	2	9	9	36	40	275	30	6	6	-	-	20	24	1	-	174	101	726	734	31	38	1,527	1,191
11	Interest & Bank Charges	64	40	25	43	1	1	3	4	13	16	100	12	2	2	-	-	7	10	0	-	63	40	263	294	11	15	552	477
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Office Expenses	842	625	327	673	10	14	45	57	168	251	1,304	189	28	36	-	-	94	150	3	2	825	632	3,440	4,610	146	237	7,232	7,476
	(d) GST Expenses	10,365	3,188	4,026	3,431	122	72	548	292	2,070	1,282	16,045	963	340	182	-	-	1,153	764	35	13	10,151	3,229	42,335	23,521	1,796	1,211	88,986	38,148
	(e) Shared Service Costs (Net) (Refer Schedule 16 Note 13)	(372)	(9,468)	(144)	(10,188)	(4)	(214)	(20)	(867)	(74)	(3,808)	(575)	(2,860)	(12)	(541)	-	-	(41)	(2,268)	(3)	(39)	(364)	(9,589)	(1,518)	(69,841)	(64)	(3,594)	(3,189)	(113,276)
	(f) Trade mark licence fees	25,061	17,701	9,735	19,048	294	401	1,324	1,622	5,006	7,119	38,795	5,346	822	1,012	-	-	2,788	4,240	86	73	24,544	17,927	102,361	130,576	4,344	6,720	215,160	211,784
	(g) Membership & Subscriptions	236	232	92	250	3	5	12	21	47	93	365	70	8	13	-	-	26	56	1	1	231	235	964	1,713	41	88	2,026	2,777
	(h) IT Expenses	1,008	790	392	850	12	18	53	72	201	318	1,561	239	33	45	-	-	112	189	3	3	987	800	4,118	5,830	175	300	8,655	9,454
	(i) Gain/Loss on Foreign Exchange	(991)	(371)	(385)	(400)	(12)	(8)	(52)	(34)	(198)	(149)	(1,534)	(112)	(32)	(21)	-	-	(110)	(89)	(3)	(2)	(970)	(376)	(4,047)	(2,740)	(172)	(141)	(8,506)	(4,443)
	(j) Miscellaneous expenses	33	56	0	76	-	2	-	6	0	28	2	21	0	4	-	-	0	17	0	-	1	72	6	522	1	27	43	831
13	Depreciation	2,461	1,759	957	1,893	29	40	130	161	492	707	3,812	531	81	101	-	-	274	421	8	7	2,412	1,781	10,057	12,973	427	668	21,140	21,042
	<b>TOTAL</b>	<b>78,795</b>	<b>129,513</b>	<b>30,595</b>	<b>43,749</b>	<b>925</b>	<b>3,102</b>	<b>4,162</b>	<b>4,560</b>	<b>15,732</b>	<b>32,099</b>	<b>121,931</b>	<b>11,636</b>	<b>2,584</b>	<b>2,259</b>	-	-	<b>8,762</b>	<b>8,217</b>	<b>268</b>	<b>3,229</b>	<b>77,139</b>	<b>33,483</b>	<b>321,712</b>	<b>185,024</b>	<b>13,654</b>	<b>21,666</b>	<b>676,259</b>	<b>478,536</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.