



FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

₹ in thousands

Particulars	Fire		Marine		Miscellaneous				GRAND TOTAL							
	31.03.2016		31.03.2015		31.03.2016		31.03.2015		31.03.2016		31.03.2015					
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.				
1 Employees' remuneration & welfare benefits	496684	2498430	603561	2457746	71987	591281	227757	743817	6427044	18411411	5880067	16476149	6995715	21501122	6711385	19677712
2 Travel, conveyance and vehicle running expenses	24713	79862	15218	74379	4593	18900	6044	22510	258345	588522	160533	498621	287651	687284	181795	595510
3 Training expenses	-6501	8118	-3951	8402	-1871	1921	-896	2542	-27700	59826	-14270	56323	-36072	69865	-19117	67267
4 Rents, rates & taxes	20233	91185	35921	105821	3174	21580	12572	32026	247173	671962	309944	709400	270580	784727	358437	847247
5 Repairs	4350	26901	8594	24388	515	6366	2985	7381	63222	198236	73236	163492	68087	231503	84815	195261
6 Printing & stationery	4043	26598	4590	27729	444	6295	1952	8392	60971	196006	53657	185889	65458	228899	60199	222010
7 Communication	11909	33863	15740	33755	2318	8014	5202	10216	118104	249540	123340	226288	132331	291417	144282	270259
8 Legal & professional charges	1346	9597	-538	12660	130	2271	159	3832	21322	70720	9446	84871	22798	82588	9067	101363
9 Auditors' fees, expenses etc													0	0	0	0
(a) as auditor	4480	5098	3941	4388	1047	1207	1203	1328	33863	37565	26859	29414	39390	43870	32003	35130
(b) as adviser or in any other capacity, in respect of	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	20	218	75	305	0	52	28	92	420	1607	731	2045	440	1877	834	2442
10 Advertisement and publicity	7058	33351	14919	49337	1072	7893	5352	14931	88357	245770	134055	330745	96487	287014	154326	395013
11 Interest & Bank Charges	1306	7347	1129	5531	172	1739	449	1674	17977	54144	11921	37077	19455	63230	13499	44282
12 Service Tax on Premium	-58	307	-1	3	-22	73	0	1	80	2265	1	22	0	2645	0	26
13 Depreciation	9519	58453	22024	65631	1140	13834	7725	19862	137784	430749	190774	439974	148443	503036	220523	525467
13 Outsourcing Expenses	24933	133209	-416	165024	3436	31525	3899	49944	333403	981645	160845	1106284	361772	1146379	164328	1321252
14 Umex Exp.	229510	229510	108304	108304	54316	54316	33559	33559	1691305	1691305	755432	755432	1975131	1975131	897295	897295
15 Others (to be specified)	-155752	121291	-57924	151296	-44012	36841	-13419	48851	-696632	1181940	-227994	1088022	-896396	1340072	-299337	1288169
<b>TOTAL</b>	<b>677793</b>	<b>3363338</b>	<b>771186</b>	<b>3294699</b>	<b>98439</b>	<b>804108</b>	<b>294571</b>	<b>1000958</b>	<b>8775038</b>	<b>25073213</b>	<b>7648577</b>	<b>22190048</b>	<b>9551270</b>	<b>29240659</b>	<b>8714334</b>	<b>26485705</b>

Note: 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.