

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ending 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	4762392	14350257	3153857	11146954
2	Travel, conveyance and vehicle running expenses	97470	280861	92732	257500
3	Training expenses	12274	40079	10367	34155
4	Rents, rates & taxes	171652	491568	186585	505377
5	Repairs	37117	103915	32711	91566
6	Printing & stationery	50238	135940	48228	135515
7	Communication	42196	117702	37530	123690
8	Legal & professional charges	15035	36287	15842	153271
9	Auditors' fees, expenses etc				
	(a) as auditor	8841	11716	4043	8835
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	16	83	36	72
	(iii) Management services; and	20	41	-11	0
	(c) in any other capacity	-1146	334	42	364
10	Advertisement and publicity	12409	48155	39877	63150
11	Interest & Bank Charges	23961	163624	4602	12227
12	Others (to be specified)	362942	1227842	447654	1025767
13	Depreciation	87512	236811	58457	159301
14	Service Tax A/c	42361	127858	13808	80483
15	Outsourcing Expenses	460340	1158332	361838	1021473
	TOTAL	6185631	18531405	4508196	14819699
			0		

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.