

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Sl. No.	Particulars	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	4072442	4072442	4877313	4877313
2	Travel, conveyance and vehicle running expenses	71985	71985	76420	76420
3	Training expenses	10314	10314	10931	10931
4	Rents, rates & taxes	234504	234504	194672	194672
5	Repairs	37973	37973	34779	34779
6	Printing & stationery	33045	33045	42379	42379
7	Communication	24709	24709	31706	31706
8	Legal & professional charges	16617	16617	16100	16100
9	Auditors' fees, expenses etc				
	(a) as auditor	2300	2300	2467	2467
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	143	143	60	60
	(iii) Management services; and	57	57	4	4
	(c) in any other capacity	500	500	65	65
10	Advertisement and publicity	63754	63754	3233	3233
11	Interest & Bank Charges	22346	22346	4402	4402
12	Others (to be specified)	430875	430875	730297	730297
13	Depreciation	131681	131681	0	0
14	Service Tax A/c	0	0	29879	29879
15	Outsourcing Expenses	0	0	261581	261581
	<b>TOTAL</b>	<b>5153243</b>	<b>5153243</b>	<b>6316288</b>	<b>6316288</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.