

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	4360314	8432756	5059788	9937101
2	Travel, conveyance and vehicle running expenses	104091	176075	104818	181238
3	Training expenses	16937	27251	16632	27563
4	Rents, rates & taxes	237546	472050	184337	379009
5	Repairs	49325	87298	41093	75872
6	Printing & stationery	47081	80126	55792	98171
7	Communication	48101	72810	43447	75153
8	Legal & professional charges	23262	39879	21391	37491
9	Auditors' fees, expenses etc				
	(a) as auditor	4147	6448	-444	2023
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	63	206	-13	47
	(iii) Management services; and	-57	0	-4	0
	(c) in any other capacity	-245	255	-54	11
10	Advertisement and publicity	68305	132058	90301	93534
11	Interest & Bank Charges	-218	22128	42305	46707
12	Others (to be specified)	639783	1070658	-9523	720774
13	Depreciation	185151	316832	130827	130827
14	Service Tax A/c	0	0	233672	263550
15	Outsourcing Expenses	0	0	377497	639078
	TOTAL	5783586	10936830	6391861	12708148

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.