

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ended	Upto the quarter ended	For the quarter ended	Upto the quarter ended
		31.12.2018	31.12.2018	31.12.2017	31.12.2017
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	4393913	12826669	5434477	15371578
2	Travel, conveyance and vehicle running expenses	99524	275599	112736	293974
3	Training expenses	15264	42516	12991	40554
4	Rents, rates & taxes	115663	587713	182425	561434
5	Repairs	52589	139887	45894	121765
6	Printing & stationery	42766	122892	36351	134521
7	Communication	34050	106860	47155	122308
8	Legal & professional charges	18339	58217	76747	114239
9	Auditors' fees, expenses etc				
	(a) as auditor	7463	13910	7655	9679
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	47	253	128	175
	(iii) Management services; and	11	11	6	6
	(c) in any other capacity	-53	202	254	265
10	Advertisement and publicity	-18001	114057	52241	145775
11	Interest & Bank Charges	12905	35033	10678	57386
12	Others (to be specified)	620239	1690897	629007	1349781
13	Depreciation	87979	404811	72973	203800
14	Service Tax A/c	2712	2712	-10191	253359
15	Outsourcing Expenses	0	0	627948	1267025
	TOTAL	5485409	16422239	7339474	20047622

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.