

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

Sl. No.	Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	4739556	4739556	4072442	4072442
2	Travel, conveyance and vehicle running expenses	84587	84587	71985	71985
3	Training expenses	7422	7422	10314	10314
4	Rents, rates & taxes	176966	176966	234504	234504
5	Repairs	51011	51011	37973	37973
6	Printing & stationery	31397	31397	33045	33045
7	Communication	22055	22055	24709	24709
8	Legal & professional charges	6998	6998	16617	16617
9	Auditors' fees, expenses etc				
	(a) as auditor	7266	7266	2300	2300
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	105	105	143	143
	(iii) Management services; and	0	0	57	57
	(c) in any other capacity	0	0	500	500
10	Advertisement and publicity	27015	27015	63754	63754
11	Interest & Bank Charges	8380	8380	22346	22346
12	Others (to be specified)	317366	317366	430875	430875
13	Depreciation	137954	137954	131681	131681
	TOTAL	5618078	5618078	5153243	5153243

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.