

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ending 30.09.2016 (Rs.'000)	Upto the quarter ending 30.09.2016 (Rs.'000)	For the quarter ending 30.09.2015 (Rs.'000)	Upto the quarter ending 30.09.2015 (Rs.'000)
1	Employees' remuneration & welfare benefits	4567832	9587865	4603426	7993096
2	Travel, conveyance and vehicle running expenses	94567	183391	96067	164768
3	Training expenses	18974	27805	16606	23788
4	Rents, rates & taxes	165619	319916	76062	318792
5	Repairs	37500	66798	33271	58855
6	Printing & stationery	49678	85702	54585	87287
7	Communication	45332	75506	56082	86160
8	Legal & professional charges	10332	21251	68992	137429
9	Auditors' fees, expenses etc				
	(a) as auditor	83	2876	837	4792
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	-141	67	36	36
	(iii) Management services; and	0	21	0	11
	(c) in any other capacity	157	1480	321	322
10	Advertisement and publicity	41189	35745	12270	23273
11	Interest & Bank Charges	135436	139664	4399	7626
12	Others (to be specified)	589191	864899	473314	578114
13	Depreciation	104694	149299	54017	100844
14	Service Tax A/c	60284	85497	15752	66675
15	Outsourcing Expenses	404779	697992	286808	659635
	TOTAL	6325505	12345774	5852845	10311503
			-12345774		

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.

