

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ending 30.09.2017 (Rs.'000)	Upto the half year ending 30.09.2017 (Rs.'000)	For the quarter ending 30.09.2016 (Rs.'000)	Upto the half year ending 30.09.2016 (Rs.'000)
1	Employees' remuneration & welfare benefits	5059788	9937101	4567832	9587865
2	Travel, conveyance and vehicle running expenses	104818	181238	94567	183391
3	Training expenses	16632	27563	18974	27805
4	Rents, rates & taxes	184337	379009	165619	319916
5	Repairs	41093	75872	37500	66798
6	Printing & stationery	55792	98171	49678	85702
7	Communication	43447	75153	45332	75506
8	Legal & professional charges	21391	37491	10332	21251
9	Auditors' fees, expenses etc	0		0	
	(a) as auditor	-444	2023	83	2876
	(b) as adviser or in any other capacity, in respect of	0		0	
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	-13	47	-141	67
	(iii) Management services; and	-4	0	0	21
	(c) in any other capacity	-54	11	157	1480
10	Advertisement and publicity	90301	93534	41189	35745
11	Interest & Bank Charges	42305	46707	135436	139664
12	Others (to be specified)	-9523	720774	589191	864899
13	Depreciation	130827	130827	104694	149299
14	Service Tax A/c	233671	263550	60284	85497
15	Outsourcing Expenses	377497	639078	404779	697992
	TOTAL	6391860	12708148	6325505	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.