

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Sl. No.	Particulars	For the quarter ending 31.12.2017 (Rs.'000)	Upto 9 months ending 31.12.2017 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
1	Employees' remuneration & welfare benefits	5434477	15371578	4762392	14350257
2	Travel, conveyance and vehicle running expenses	112736	293974	97470	280861
3	Training expenses	12991	40554	12274	40079
4	Rents, rates & taxes	182425	561434	171652	491568
5	Repairs	45894	121765	37117	103915
6	Printing & stationery	36351	134521	50238	135940
7	Communication	47155	122308	42196	117702
8	Legal & professional charges	76747	114239	15035	36287
9	Auditors' fees, expenses etc	0		0	
	(a) as auditor	7656	9679	8841	11716
	(b) as adviser or in any other capacity, in respect of	0	0	0	0
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	128	175	16	83
	(iii) Management services; and	6	6	20	41
	(c) in any other capacity	254	265	-1146	334
10	Advertisement and publicity	52241	145775	12409	48155
11	Interest & Bank Charges	10678	57386	23961	163624
12	Others (to be specified)	629007	1349781	362942	1227842
13	Depreciation	72973	203800	87512	236811
14	Service Tax A/c	-10191	253359	42361	127858
15	Outsourcing Expenses	627948	1267025	460340	1158332
	<b>TOTAL</b>	<b>7339474</b>	<b>20047622</b>	<b>6185631</b>	<b>18531405</b>

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.