

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	5769232	18595901	4603059	19974638
2	Travel, conveyance and vehicle running expenses	147643	423241	153626	447600
3	Training expenses	21457	63972	18542	59097
4	Rents, rates & taxes	464740	1052452	273860	835293
5	Repairs	67187	207074	67533	189298
6	Printing & stationery	69595	192487	77094	211615
7	Communication	63296	170157	68424	190731
8	Legal & professional charges	27107	85324	-26226	88012
9	Auditors' fees, expenses etc				
	(a) as auditor	36137	50047	34368	44047
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	58	311	-60	115
	(iii) Management services; and	13	24	2	8
	(c) in any other capacity	1161	1363	1072	1336
10	Advertisement and publicity	225458	339515	100348	246123
11	Interest & Bank Charges	28812	63845	23156	80542
12	Others (to be specified)	908801	2599698	826536	2176317
13	Depreciation	131885	536696	255231	459031
14	Service Tax A/c	270375	273087	238445	491805
15	Outsourcing Expenses	0	0	167270	1434295
	TOTAL	8232955	24655194	6882278	26929901

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.