

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

Sl. No.	Particulars	For the quarter ended 30.09.2019 (Rs.'000)	Upto the quarter ended 30.09.2019 (Rs.'000)	For the quarter ended 30.09.2018 (Rs.'000)	Upto the quarter ended 30.09.2018 (Rs.'000)
1	Employees' remuneration & welfare benefits	5193333	9932889	4360314	8432756
2	Travel, conveyance and vehicle running expenses	97527	182114	104091	176075
3	Training expenses	15522	22944	16937	27251
4	Rents, rates & taxes	219830	396796	237546	472050
5	Repairs	63514	114525	49325	87298
6	Printing & stationery	61414	92811	47081	80126
7	Communication	44176	66231	48101	72810
8	Legal & professional charges	24025	31023	23262	39879
9	Auditors' fees, expenses etc			0	
	(a) as auditor	2957	10223	4147	6448
	(b) as adviser or in any other capacity, in respect of			0	
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	94	199	63	206
	(iii) Management services; and	0	0	-57	0
	(c) in any other capacity	15	15	-245	255
10	Advertisement and publicity	150063	177078	68305	132058
11	Interest & Bank Charges	20984	29364	-218	22128
12	Others (to be specified)	734269	1051635	639783	1070658
13	Depreciation	82321	220275	185151	316832
	TOTAL	6710044	12328122	5783586	10936830

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.