

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

Sl. No.	Particulars	For the quarter ended 31.12.2019 (Rs.'000)	Upto the quarter ended 31.12.2019 (Rs.'000)	For the quarter ended 31.12.2018 (Rs.'000)	Upto the quarter ended 31.12.2018 (Rs.'000)
1	Employees' remuneration & welfare benefits	6692168	16625057	4393913	12826669
2	Travel, conveyance and vehicle running expenses	103857	285971	99524	275599
3	Training expenses	17402	40346	15264	42516
4	Rents, rates & taxes	225115	621911	115663	587713
5	Repairs	77196	191721	52589	139887
6	Printing & stationery	49486	142297	42766	122892
7	Communication	34337	100568	34050	106860
8	Legal & professional charges	19205	50228	18339	58217
9	Auditors' fees, expenses etc			0	
	(a) as auditor	6860	17083	7463	13910
	(b) as adviser or in any other capacity, in respect of			0	
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	203	402	47	253
	(iii) Management services; and	21	21	11	11
	(c) in any other capacity	19	34	-53	202
10	Advertisement and publicity	41043	218121	-18001	114057
11	Interest & Bank Charges	16850	46214	12905	35033
12	Others (to be specified)	-36943	1014692	620239	1690897
13	Depreciation	149866	370141	87979	404811
14	Service Tax	0	0	2712	2712
	TOTAL	7396685	19724807	5485409	16422239

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.