

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

Sl. No.	Particulars	For the quarter ended	Upto the quarter ended	For the quarter ended	Upto the quarter ended
		31.03.2020	31.03.2020	31.03.2019	31.03.2019
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	13353806	29978863	5769232	18595901
2	Travel, conveyance and vehicle running expenses	109711	395682	147643	423241
3	Training expenses	13814	54160	21457	63972
4	Rents, rates & taxes	249030	870941	464740	1052452
5	Repairs	70562	262283	67187	207074
6	Printing & stationery	60407	202704	69595	192487
7	Communication	48978	149546	63296	170157
8	Legal & professional charges	30654	80882	27107	85324
9	Auditors' fees, expenses etc			0	
	(a) as auditor	36225	53308	36137	50047
	(b) as adviser or in any other capacity, in respect of			0	
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	-144	258	58	311
	(iii) Management services; and	0	21	13	24
	(c) in any other capacity	702	736	1161	1363
10	Advertisement and publicity	109652	327773	225458	339515
11	Interest & Bank Charges	38836	85050	28812	63845
12	Others (to be specified)	348027	1362719	908801	2599698
13	Depreciation	230283	600424	131885	536696
14	Service Tax	0	0	270375	273087
	TOTAL	14700543	34425350	8232955	24655194

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.