FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

l. No.	Particulars	For the quarter ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	8736934	8736934	4739556	4739550
2	Travel, conveyance and vehicle running expenses	29470	29470	84587	8458
3	Training expenses	3271	3271	7422	7422
4	Rents, rates & taxes	179940	179940	176966	176960
5	Repairs	44951	44951	51011	5101
6	Printing & stationery	20567	20567	31397	31397
7	Communication	17572	17572	22055	22055
8	Legal & professional charges	12419	12419	6998	6998
9	Auditors' fees, expenses etc			0	
	(a) as auditor	314	314	7266	726
	(b) as adviser or in any other capacity, in respect of			0	
	(i) Taxation matters	0	0	0	
	(ii) Insurance matters	0	0	105	10.
	(iii) Management services; and	0	0	0	
	(c) in any other capacity	5	5	0	
10	Advertisement and publicity	92	92	27015	2701
11	Interest & Bank Charges	7007	7007	8380	8380
12	Others (to be specified)	205882	205882	317365	31736
13	Depreciation	150624	150624	137954	137954
14	Service Tax	0	0	0	
	TOTAL	9409048	9409048	5618078	5618078

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.