

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
		30.09.2020	30.09.2020	30.09.2019	30.09.2019
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	4715820	13452754	5193333	9932889
2	Travel, conveyance and vehicle running expenses	45373	74843	97527	182114
3	Training expenses	9980	13251	15522	22944
4	Rents, rates & taxes	201204	381144	219830	396796
5	Repairs	64931	109882	63514	114525
6	Printing & stationery	46887	67454	61414	92811
7	Communication	35375	52947	44176	66231
8	Legal & professional charges	16834	29253	24025	31023
9	Auditors' fees, expenses etc			0	
	(a) as auditor	2770	3084	2957	10223
	(b) as adviser or in any other capacity, in respect of			0	
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	0	0	95	199
	(iii) Management services; and	3	3	0	0
	(c) in any other capacity	26	31	15	15
10	Advertisement and publicity	51408	51500	150063	177078
11	Interest & Bank Charges	39223	46230	20984	29364
12	Others (to be specified)	228770	434652	734270	1051635
13	Depreciation	152611	303235	82321	220275
14	Service Tax	0	0	0	0
	TOTAL	5611215	15020263	6710045	12328122

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.