

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

Sl. No.	Particulars	For the quarter ended 31.12.2020 (Rs.'000)	Upto the quarter ended 31.12.2020 (Rs.'000)	For the quarter ended 31.12.2019 (Rs.'000)	Upto the quarter ended 31.12.2019 (Rs.'000)
1	Employees' remuneration & welfare benefits	7207115	20659869	6692168	16625057
2	Travel, conveyance and vehicle running expenses	43090	117933	103857	285971
3	Training expenses	3790	17041	17402	40346
4	Rents, rates & taxes	210318	591462	225115	621911
5	Repairs	65898	175780	77196	191721
6	Printing & stationery	48510	115964	49486	142297
7	Communication	36151	89098	34337	100568
8	Legal & professional charges	26010	55263	19205	50228
9	Auditors' fees, expenses etc			0	
	(a) as auditor	10339	13423	6860	17083
	(b) as adviser or in any other capacity, in respect of			0	
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	0	0	203	402
	(iii) Management services; and	0	3	21	21
	(c) in any other capacity	-27	4	19	34
10	Advertisement and publicity	-24973	26527	41043	218121
11	Interest & Bank Charges	-2179	44051	16850	46214
12	Others (to be specified)	182919	617571	-36943	1014692
13	Depreciation	154265	457500	149866	370141
14	Service Tax	0	0	0	0
	TOTAL	7961226	22981489	7396685	19724807

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.