

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

Sl. No.	Particulars	For the quarter ended 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
1	Employees' remuneration & welfare benefits	6003083	26662952	13353806	29978863
2	Travel, conveyance and vehicle running expenses	74182	192115	109711	395682
3	Training expenses	6910	23951	13814	54160
4	Rents, rates & taxes	296374	887836	249030	870941
5	Repairs	78746	254526	70562	262283
6	Printing & stationery	11369	127333	25208	167505
7	Communication	41559	130657	48978	149546
8	Legal & professional charges	36799	92062	32852	83080
9	Auditors' fees, expenses etc			0	
	(a) as auditor	48253	61676	28038	45121
	(b) as adviser or in any other capacity, in respect of			0	
	(i) Taxation matters	6294	6294	7005	7005
	(ii) Insurance matters	0	0	-402	0
	(iii) Management services; and	-3	0	-21	0
	(c) in any other capacity	-4	0	-34	0
10	Advertisement and publicity	26302	52829	109652	327773
11	Interest & Bank Charges	65211	109262	38836	85050
12	Others (to be specified)	630848	1248419	383225	1397917
13	Depreciation	120702	578202	230283	600424
14	Service Tax	0	0	0	0
	TOTAL	7446625	30428114	14700543	34425350

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.