

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

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Particulars		For the Quarter ended March 2016	Up to the period ended March 2016	For the Quarter ended March 2015	Up to the period ended March 2015
1	Employees' Remuneration and Welfare benefits	16,34,48.77	106,75,40.28	41,06,49.15	135,61,35.61
2	Travel, Conveyance and Vehicle running expenses	2,84,38.30	8,39,29.87	2,18,39.83	8,07,77.72
3	Training expenses	35,96.38	115,12.59	1,77.40	127,85.23
4	Rent, Rates & Taxes	6,06,82.85	17,77,04.09	3,82,65.03	12,46,16.70
5	Repairs	2,24,97.69	11,24,73.69	2,21,61.90	10,08,71.33
6	Printing & Stationery	31,46.06	1,10,26.99	67,84.11	1,42,31.54
7	Communication expenses	84,16.79	2,21,55.10	97,97.81	2,36,03.69
8	Legal & Professional charges	2,34,72.46	4,98,86.31	1,10,79.76	1,88,83.62
9	Auditors' fees, expenses etc.				
	(a) As auditor	42,71.22	58,32.19	33,36.83	48,27.51
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	10,94.98	10,97.93	9,27.75	9,27.75
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	44,67.93	1,00,43.49	49,82.26	1,12,89.11
10	Advertisement and Publicity	1,78,61.98	6,88,37.13	2,43,01.26	7,81,68.07
11	Interest and Bank Charges	3,17.50	9,70.18	2,35.81	8,13.68
12	Others - Miscellaneous Expenses and Other Expenses	6,08,29.87	19,72,31.64	3,42,21.35	15,12,99.76
27	Depreciation	96,89.60	3,54,23.33	4,85,95.87	7,24,39.63
	TOTAL	41,22,32.38	185,56,64.81	63,73,56.12	205,16,70.95