

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

('000)

| Particulars | | For the Quarter ended December 2015 | Up to the period ended December 2015 | For the Quarter ended December 2014 | Up to the period ended December 2014 |
|-------------|--|--|---|--|---|
| 1 | Employees' Remuneration and Welfare benefits | 29,70,15.85 | 90,40,91.51 | 21,35,80.14 | 94,54,86.46 |
| 2 | Travel, Conveyance and Vehicle running expenses | 2,15,15.24 | 5,54,91.57 | 2,15,91.96 | 5,89,37.89 |
| 3 | Training expenses | 43,32.03 | 79,16.21 | 56,37.07 | 126,07.83 |
| 4 | Rent, Rates & Taxes | 2,96,65.03 | 11,70,21.24 | 2,99,37.92 | 8,63,51.67 |
| 5 | Repairs | 3,54,12.66 | 8,99,76.00 | 2,49,04.53 | 7,87,09.43 |
| 6 | Printing & Stationery | 31,36.25 | 78,80.93 | 24,98.39 | 74,47.43 |
| 7 | Communication expenses | 30,31.16 | 1,37,38.31 | 28,62.86 | 1,38,05.88 |
| 8 | Legal & Professional charges | 144,14.71 | 264,13.85 | 18,95.63 | 78,03.86 |
| 9 | Auditors' fees, expenses etc. | | | | |
| | (a) As auditor | 1488.56 | 1560.97 | 10.00 | 1,490.68 |
| | (b) As adviser or in any other capacity, in respect of | | | | |
| | (i) Taxation matters | 2.95 | 2.95 | - | - |
| | (ii) Insurance matters | - | - | - | - |
| | (iii) Management services | - | - | - | - |
| | (c) In any other capacity | (,0.02) | 55,75.56 | 21,65.48 | 63,06.85 |
| 10 | Advertisement and Publicity | 1,72,13.26 | 5,09,75.15 | 1,42,73.40 | 5,38,66.81 |
| 11 | Interest and Bank Charges | 2,21.28 | 6,52.68 | 1,84.48 | 5,77.87 |
| 12 | Others - Miscellaneous Expenses and Other Expenses | 4,54,67.95 | 13,64,01.77 | 4,26,05.40 | 11,70,78.41 |
| 27 | Depreciation | 79,60.70 | 257,33.73 | 75,92.03 | 238,43.76 |
| | TOTAL | 48,08,77.61 | 144,34,32.43 | 36,97,39.29 | 141,43,14.83 |