

**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
	<b>TOTAL</b>	<b>48,08,77.61</b>	<b>144,34,32.43</b>	<b>36,97,39.29</b>	<b>141,43,14.83</b>