

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

(₹ '000)

Particulars		For the quarter ended December 2016	Up to the period ended December 2016	For the quarter ended December 2015	Up to the period ended December 2015
1	Employees' Remuneration and Welfare benefits	31,74,13.27	90,35,96.92	29,70,15.85	90,40,91.51
2	Travel, Conveyance and Vehicle running expenses	2,31,53.61	6,82,62.93	2,15,15.24	5,54,91.57
3	Training expenses	43,00.83	134,63.89	43,32.03	79,16.21
4	Rent, Rates & Taxes	3,74,11.64	12,09,34.08	2,96,65.03	11,70,21.24
5	Repairs	62,96.69	7,09,68.49	3,54,12.66	8,99,76.00
6	Printing & Stationery	24,16.58	69,29.17	31,36.25	78,80.93
7	Communication expenses	(13,08.81)	90,36.46	30,31.16	1,37,38.31
8	Legal & Professional charges	1,20,31.10	3,20,39.34	1,44,14.71	2,64,13.85
9	Auditors' fees, expenses etc.				
	(a) As auditor	-	11.14	1488.56	1560.97
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	0.54	7.38	2.95	2.95
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	18,45.95	67,25.54	(0.02)	55,75.56
10	Advertisement and Publicity	7,22,41.00	12,71,55.10	1,72,13.26	5,09,75.15
11	Interest and Bank Charges	2,24.54	7,14.82	2,21.28	6,52.68
12	Others - Miscellaneous Expenses and Other Expenses	12,16,98.04	1268,41.59	4,54,67.95	13,64,01.77
27	Depreciation	83,38.36	2,55,82.75	79,60.70	2,57,33.73
	<b>TOTAL</b>	<b>60,60,63.34</b>	<b>151,22,69.60</b>	<b>48,08,77.61</b>	<b>144,34,32.43</b>