

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

(₹ '000)

Particulars	For the Quarter ended June 2016	Up to the period ended June 2016	For the Quarter ended June 2015	Up to the period ended June 2015
1 Employees' Remuneration and Welfare benefits	30,01,95.74	30,01,95.74	26,98,32.46	26,98,32.46
2 Travel, Conveyance and Vehicle running expenses	1,60,93.96	1,60,93.96	1,38,37.79	1,38,37.79
3 Training expenses	3,23.57	3,23.57	3,85.27	3,85.27
4 Rent, Rates & Taxes	3,66,86.13	3,66,86.13	3,60,65.58	3,60,65.58
5 Repairs	3,83,59.07	3,83,59.07	1,84,84.38	1,84,84.38
6 Printing & Stationery	19,84.42	19,84.42	17,94.47	17,94.47
7 Communication expenses	24,71.52	24,71.52	22,56.75	22,56.75
8 Legal & Professional charges	62,12.80	62,12.80	75,57.48	75,57.48
9 Auditors' fees, expenses etc.				
(a) As auditor	11.14	11.14	9.94	9.94
(b) As adviser or in any other capacity, in respect of				
(i) Taxation matters	3.96	3.96	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
(c) In any other capacity	10,24.11	10,24.11	23,51.61	23,51.61
10 Advertisement and Publicity	2,71,09.44	2,71,09.44	64,20.21	64,20.21
11 Interest and Bank Charges	2,73.11	2,73.11	1,58.79	1,58.79
12 Others - Miscellaneous Expenses and Other Expenses	3,61,13.44	3,61,13.44	5,50,80.08	5,50,80.08
27 Depreciation	86,31.28	86,31.28	90,45.76	90,45.76
<b>TOTAL</b>	<b>47,54,93.69</b>	<b>47,54,93.69</b>	<b>42,32,80.57</b>	<b>42,32,80.57</b>