

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

(₹ '000)

Particulars		For the quarter ended September 2016	Up to the period ended September 2016	For the quarter ended September 2015	Up to the period ended September 2015
1	Employees' Remuneration and Welfare benefits	28,59,87.91	58,61,83.65	33,72,43.20	60,70,75.66
2	Travel, Conveyance and Vehicle running expenses	2,90,15.36	4,51,09.32	2,01,38.54	3,39,76.33
3	Training expenses	88,39.49	91,63.06	31,98.91	35,84.18
4	Rent, Rates & Taxes	4,68,36.31	8,35,22.44	5,12,90.63	8,73,56.21
5	Repairs	2,63,12.73	6,46,71.80	3,60,78.96	5,45,63.34
6	Printing & Stationery	25,28.17	45,12.59	29,50.21	47,44.68
7	Communication expenses	78,73.75	1,03,45.27	84,50.40	1,07,07.15
8	Legal & Professional charges	1,37,95.44	2,00,08.24	44,41.66	1,19,99.14
9	Auditors' fees, expenses etc.				
	(a) As auditor	-	11.14	62.47	72.41
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	2.88	6.84	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	38,55.48	48,79.59	32,23.97	55,75.58
10	Advertisement and Publicity	2,78,04.66	5,49,14.10	2,73,41.68	3,37,61.89
11	Interest and Bank Charges	2,17.17	4,90.28	2,72.61	4,31.40
12	Others - Miscellaneous Expenses and Other Expenses	(3,09,69.89)	51,43.55	3,58,53.74	9,09,33.82
27	Depreciation	86,13.11	1,72,44.39	87,27.27	1,77,73.03
	TOTAL	43,07,12.57	90,62,06.26	53,92,74.25	96,25,54.82