

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

( ` '000)

Particulars		For the period ended December 2017	Up to the period ended December 2017	For the period ended December 2016	Up to the period ended December 2016
1	Employees' Remuneration and Welfare benefits	27,48,85.83	88,56,48.32	31,74,13.27	90,35,96.92
2	Travel, Conveyance and Vehicle running expenses	2,28,04.49	7,08,63.33	2,31,53.61	6,82,62.93
3	Training expenses	35,96.59	1,47,39.67	43,00.83	1,34,63.89
4	Rent, Rates & Taxes	4,76,05.12	16,41,77.82	3,74,11.64	12,09,34.08
5	Repairs	2,30,22.04	10,16,93.54	62,96.69	7,09,68.49
6	Printing & Stationery	26,82.87	91,19.09	24,16.58	69,29.17
7	Communication expenses	(42,72.16)	67,91.23	(13,08.81)	90,36.46
8	Legal & Professional charges	54,82.73	1,65,63.75	1,20,31.10	3,20,39.34
9	Auditors' fees, expenses etc.				
	(a) As auditor	-	5.37	-	11.14
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	6.48	7.58	0.54	7.38
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	26,84.38	1,51,97.28	18,45.95	67,25.54
10	Advertisement and Publicity	2,57,22.26	7,89,50.56	7,22,41.00	12,71,55.10
11	Interest and Bank Charges	1,81.99	4,88.89	2,24.54	7,14.82
12	Others - Miscellaneous Expenses and Other Expenses	5,08,32.71	16,45,25.28	11,51,09.25	10,21,23.28
27	Depreciation	76,94.13	2,32,19.09	83,38.36	2,55,82.75
	<b>TOTAL</b>	<b>46,29,29.46</b>	<b>155,19,90.80</b>	<b>59,94,74.55</b>	<b>148,75,51.29</b>