

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

(₹ '000)

Particulars		For the period ended September 2017	Up to the period ended September 2017	For the period ended September 2016	Up to the period ended September 2016
1	Employees' Remuneration and Welfare benefits	29,60,99.52	61,07,62.49	28,59,87.91	58,61,83.65
2	Travel, Conveyance and Vehicle running expenses	2,90,69.74	4,80,58.84	2,90,15.36	4,51,09.32
3	Training expenses	1,09,78.74	1,11,43.08	88,39.49	91,63.06
4	Rent, Rates & Taxes	6,62,26.70	11,65,72.70	4,68,36.31	8,35,22.44
5	Repairs	4,26,33.54	7,86,71.50	2,63,12.73	6,46,71.80
6	Printing & Stationery	39,93.49	64,36.22	25,28.17	45,12.59
7	Communication expenses	83,91.26	1,10,63.39	,78,73.75	1,03,45.27
8	Legal & Professional charges	72,90.74	1,10,81.02	1,37,95.44	2,00,08.24
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	16.00	1.10	2.88	6.84
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	1,02,50.14	1,25,12.90	38,55.48	48,79.59
10	Advertisement and Publicity	4,20,24.84	5,32,28.30	2,78,04.66	5,49,14.10
11	Interest and Bank Charges	1,60.01	3,06.90	2,17.17	4,90.28
12	Others - Miscellaneous Expenses and Other Expenses	6,33,02.75	11,36,92.57	(4,90,99.41)	(1,29,85.97)
27	Depreciation	77,65.20	1,55,24.96	86,13.11	1,72,44.39
	<b>TOTAL</b>	<b>58,81,70.67</b>	<b>108,90,61.34</b>	<b>41,25,83.05</b>	<b>88,80,76.74</b>