

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

(₹ '000)

Particulars	For the period ended December 2018	Up to the period ended December 2018	For the period ended December 2017	Up to the period ended December 2017
1 Employees' Remuneration and Welfare benefits	22,85,00.67	69,01,97.65	27,48,85.83	88,56,48.32
2 Travel, Conveyance and Vehicle running expenses	1,95,02.68	7,38,05.10	2,28,04.49	7,08,63.33
3 Training expenses	85,97.90	1,07,69.07	35,96.59	1,47,39.67
4 Rent, Rates & Taxes	6,03,40.13	19,18,00.58	4,76,05.12	16,41,77.82
5 Repairs	2,71,31.59	11,08,06.38	2,30,22.04	10,16,93.54
6 Printing & Stationery	28,32.91	1,08,92.28	26,82.87	91,19.09
7 Communication expenses	21,15.75	1,31,87.00	(42,72.16)	67,91.23
8 Legal & Professional charges	40,59.58	2,51,12.18	90,16.10	2,89,13.45
9 Auditors' fees, expenses etc.				
(a) As auditor	-	1,84.05	-	5.37
(b) As adviser or in any other capacity, in respect of				
(i) Taxation matters	(16.25)	-	6.48	7.58
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
(c) In any other capacity	(8,10.18)	30,49.75	(6,60.97)	30,63.92
10 Advertisement and Publicity	2,33,79.72	4,98,19.96	2,57,22.26	7,89,50.56
11 Interest and Bank Charges	1,62.07	4,63.67	1,81.99	4,88.89
12 Others - Miscellaneous Expenses and Other Expenses	14,29,76.09	25,13,56.80	5,06,44.69	16,43,08.94
27 Depreciation	1,10,72.48	3,15,06.95	76,94.13	2,32,19.09
TOTAL	52,98,45.14	146,29,51.42	46,29,29.46	155,19,90.80

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