

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

(₹ '000)

Particulars	For the period ended December 2019	Up to the period ended December 2019	For the period ended December 2018	Up to the period ended December 2018
1 Employees' Remuneration and Welfare benefits	20,51,57.50	88,25,36.62	22,84,77.54	69,01,33.83
2 Travel, Conveyance and Vehicle running expenses	2,41,00.42	8,32,51.59	1,95,02.68	7,38,05.10
3 Training expenses	53,88.91	68,79.69	85,97.90	1,07,69.07
4 Rent, Rates & Taxes	6,24,63.59	19,96,64.15	6,03,40.13	19,18,00.58
5 Repairs	3,52,44.51	14,31,16.12	2,71,31.59	11,08,06.38
6 Printing & Stationery	45,16.71	1,21,75.26	28,32.91	1,08,92.28
7 Communication expenses	(8,09.10)	85,26.54	21,15.75	1,31,87.00
8 Legal & Professional charges	1,58,35.82	2,89,73.30	22,59.58	2,33,12.18
9 Auditors' fees, expenses etc.				
(a) As auditor	-	4.28	-	1,84.05
(b) As adviser or in any other capacity, in respect of				
(i) Taxation matters	-	0.18	(16.25)	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
(c) In any other capacity	15,65.72	56,13.51	9,89.82	48,49.75
10 Advertisement and Publicity	2,38,29.00	5,17,48.42	2,33,79.72	4,98,19.96
11 Interest and Bank Charges	1,46.72	4,26.12	1,62.07	4,63.67
12 Others - Miscellaneous Expenses and Other Expenses	5,74,73.33	15,09,65.40	2,65,34.07	13,49,55.47
27 Depreciation	1,12,48.06	3,44,21.53	1,10,72.48	3,15,06.95
<b>TOTAL</b>	<b>44,61,61.19</b>	<b>160,83,02.71</b>	<b>41,33,79.99</b>	<b>134,64,86.27</b>

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