

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

(₹ '000)

Particulars		For the period ended September 2020	Up to the period ended September 2020	For the period ended September 2019	Up to the period ended September 2019
1	Employees' Remuneration and Welfare benefits	38,39,56.83	66,36,73.92	36,09,52.35	67,73,79.12
2	Travel, Conveyance and Vehicle running expenses	1,30,84.28	2,00,70.01	3,66,49.97	5,91,51.17
3	Training expenses	2,41.42	2,41.42	12,42.07	14,90.78
4	Rent, Rates & Taxes	6,42,46.55	12,32,45.45	6,32,62.59	13,72,00.56
5	Repairs	8,22,04.78	10,28,15.50	7,75,19.75	10,78,71.61
6	Printing & Stationery	48,62.86	60,34.05	43,96.28	76,58.55
7	Communication expenses	32,47.03	48,76.35	58,99.63	93,35.64
8	Legal & Professional charges	1,60,43.24	1,76,23.01	83,08.91	1,31,37.48
9	Auditors' fees, expenses etc.				
	(a) As auditor	19.26	19.26	-	4.28
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	(10.20)	-	-	0.18
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	32,68.44	38,83.18	32,33.69	40,47.79
10	Advertisement and Publicity	10,35.08	41,46.99	2,12,42.70	2,79,19.42
11	Interest and Bank Charges	1,23.55	1,63.09	1,52.28	2,79.40
12	Others - Miscellaneous Expenses and Other Expenses	6,38,41.73	8,75,69.62	6,84,13.28	9,34,92.07
13	Depreciation	1,19,27.43	2,27,06.73	1,15,59.66	2,31,73.47
	TOTAL	64,80,92.28	105,70,68.58	66,28,33.16	116,21,41.52

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