

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

(₹ '000)

Particulars	For the period ended March 2020	Up to the period ended March 2020	For the period ended March 2019	Up to the period ended March 2019
1 Employees' Remuneration and Welfare benefits	75,99,86.73	164,25,23.35	74,80,95.51	143,82,29.34
2 Travel, Conveyance and Vehicle running expenses	3,22,93.43	11,55,45.02	3,93,15.28	11,31,20.38
3 Training expenses	19,48.54	88,28.23	76,27.36	1,83,96.43
4 Rent, Rates & Taxes	6,60,21.92	26,56,86.07	6,13,87.97	25,31,88.55
5 Repairs	7,95,54.45	22,26,70.57	7,89,14.82	18,97,21.20
6 Printing & Stationery	49,92.26	1,71,67.52	50,12.20	1,59,04.48
7 Communication expenses	45,63.21	1,30,89.75	96,23.55	2,28,10.55
8 Legal & Professional charges	2,25,65.34	5,15,38.64	1,75,09.27	4,08,21.45
9 Auditors' fees, expenses etc.				
(a) As auditor	67,42.90	67,47.18	65,96.48	67,80.53
(b) As adviser or in any other capacity, in respect of				
(i) Taxation matters	14,41.90	14,42.08	18,27.44	18,27.44
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
(c) In any other capacity	19,76.44	75,89.95	17,98.45	66,48.20
10 Advertisement and Publicity	1,37,37.36	6,54,85.78	1,54,69.88	6,52,89.84
11 Interest and Bank Charges	1,96.24	6,22.36	1,81.46	6,45.13
12 Others - Miscellaneous Expenses and Other Expenses	6,11,87.04	21,21,52.44	7,84,65.79	21,34,21.26
27 Depreciation	1,08,13.14	4,52,34.67	1,21,72.84	4,36,79.79
<b>TOTAL</b>	<b>106,80,20.90</b>	<b>267,63,23.61</b>	<b>108,39,98.30</b>	<b>243,04,84.57</b>

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