

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

	Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1	Employees' Remuneration and Welfare benefits	1,83,692.46	1,60,233.86
2	Travel, Conveyance and Vehicle running expenses	13,268.75	12,158.86
3	Training expenses	75.62	273.10
4	Rent, Rates & Taxes	17,280.23	22,486.10
5	Repairs	23,685.99	23,352.82
6	Printing & Stationery	1,861.36	2,245.64
7	Communication expenses	4,164.43	2,684.64
8	Legal & Professional charges	348.36	1,972.51
9	Auditors' fees , expenses etc- Statutory Audit Fee	16.77	92.92
	- Tax Audit Fee	4.82	-
	- Others	1,352.30	68.83
10	Advertisement and Publicity	2,209.36	12,706.53
11	Interest and Bank Charges	178.11	183.41
12	Concurrent Audit Fee	321.85	339.50
13	Consultancy Charges	1,926.44	150.93
14	Electricity Charges	4,549.79	5,303.93
15	Insurance Premium	766.49	486.34
16	Loss on Sale of Asset (net) & Asset written off	1.76	312.60
17	Status Enquiry Expenses	7,318.87	4,177.62
18	Exchange Fluctuation Loss (net)	-	644.00
19	Berne Union Expenses	78.49	66.79
20	Membership and other fees	3,828.18	5,627.34
21	Operating expenses towards Investments	2,253.59	89.42
22	Wealth Tax	-	-
23	Business Promotion Expenses	3,512.07	4,855.37
24	Miscellaneous Expenses	5,324.71	5,295.20
25	Depreciation	11,866.18	9,582.55
26	Impairment Loss of Fixed Assets	-	-
	TOTAL	2,89,886.98	2,75,390.81