

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

(₹ '000)

Particulars		For the period ended September 2019	Up to the period ended September 2019	For the period ended September 2018	Up to the period ended September 2018
1	Employees' Remuneration and Welfare benefits	36,09,36.74	67,73,79.12	23,97,39.27	46,16,56.29
2	Travel, Conveyance and Vehicle running expenses	3,66,49.97	5,91,51.17	3,55,31.03	5,43,02.42
3	Training expenses	12,42.07	14,90.78	18,87.60	21,71.17
4	Rent, Rates & Taxes	6,32,62.59	13,72,00.56	6,23,49.08	13,14,60.45
5	Repairs	7,75,19.75	10,78,71.61	4,85,77.64	8,36,74.79
6	Printing & Stationery	43,96.28	76,58.55	49,96.77	80,59.37
7	Communication expenses	58,99.63	93,35.64	87,77.85	110,71.25
8	Legal & Professional charges	83,08.92	1,31,37.48	1,52,44.64	2,10,52.60
9	Auditors' fees, expenses etc.				
	(a) As auditor	-	4.28	1,41.48	1,84.05
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	0.18	16.25	16.25
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	32,33.69	40,47.79	30,25.90	38,59.93
10	Advertisement and Publicity	2,12,42.70	2,79,19.42	1,98,75.69	2,64,40.24
11	Interest and Bank Charges	1,52.28	2,79.40	1,88.31	3,01.60
12	Others - Miscellaneous Expenses and Other Expenses	6,84,28.88	9,34,92.07	8,01,01.05	10,84,21.40
27	Depreciation	1,15,59.66	2,31,73.47	1,02,13.10	2,04,34.47
	TOTAL	66,28,33.16	116,21,41.52	53,06,65.66	93,31,06.28

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