

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ending 31.12.2015 (Rs.'000)	Upto the quarter ending 31.12.2015 (Rs.'000)	For the quarter ending 31.12.2014 (Rs.'000)	Upto the quarter ending 31.12.2014 (Rs.'000)
1	Employees' remuneration & welfare benefits	3153857	11146954	4020363	12595889
2	Travel, conveyance and vehicle running expenses	92732	257500	95624	262199
3	Training expenses	10367	34155	9804	33166
4	Rents, rates & taxes	186585	505377	43557	444478
5	Repairs	32711	91566	27660	79444
6	Printing & stationery	48228	135515	37756	111590
7	Communication	37530	123690	38524	104414
8	Legal & professional charges	15842	153271	11704	35504
9	Auditors' fees, expenses etc				
	(a) as auditor	4043	8835	4500	8671
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	36	72	-6	0
	(iii) Management services; and	-11	0	-55	0
	(c) in any other capacity	42	364	201	348
10	Advertisement and publicity	39877	63150	-24023	15732
11	Interest & Bank Charges	4602	12227	3377	10382
12	Others (to be specified)	447654	1025767	206016	502454
13	Depreciation	58457	159301	98890	250000
14	Service Tax A/c	13808	80483	17811	56934
15	Outsourcing Expenses	361838	1021473	66316	782946
	TOTAL	4508196	14819699	4658018	15294152

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.