

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ending 31.03.2016 (Rs.'000)	Upto the quarter ending 31.03.2016 (Rs.'000)	For the quarter ending 31.03.2015 (Rs.'000)	Upto the quarter ending 31.03.2015 (Rs.'000)
1	Employees' remuneration & welfare benefits	9381471	20528425	6665354	19261243
2	Travel, conveyance and vehicle running expenses	153307	410807	121249	383448
3	Training expenses	22230	56385	17717	50883
4	Rents, rates & taxes	159967	665343	193329	637807
5	Repairs	43881	135447	40181	119625
6	Printing & stationery	91873	227388	64662	176251
7	Communication	82893	206583	55488	159902
8	Legal & professional charges	-9377	143894	20181	55685
9	Auditors' fees, expenses etc				
	(a) as auditor	31399	40235	29768	38440
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	-72	0	119	119
	(iii) Management services; and	0	0	159	159
	(c) in any other capacity	733	1097	118	466
10	Advertisement and publicity	-11435	51714	108153	123885
11	Interest & Bank Charges	15941	28168	7500	17882
12	Others (to be specified)	489755	1515523	419619	922073
13	Depreciation	19117	178419	-62691	187309
14	Service Tax A/c	41042	121525	31560	88493
15	Outsourcing Expenses	468484	1489956	473149	1256095
	TOTAL	10981210	25800909	8185613	23479765

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.