

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**(Rs. in '000)**

<b>S.No:</b>	<b>Particulars</b>	<b>For the Quarter ended 31.Mar.18</b>	<b>For the Year ended 31.Mar.18</b>	<b>For the Quarter ended 31.Mar.17</b>	<b>For the Year ended 31.Mar.17</b>
1	Employees' remuneration & welfare benefits	2,196,210	6,291,861	1,204,459	4,519,178
2	Travel, conveyance and vehicle running expenses	146,810	236,860	113,264	205,053
3	Training expenses	17,439	67,680	15,765	84,040
4	Rents, rates & taxes	122,073	460,914	131,736	406,656
5	Repairs & Maintenance	43,155	211,493	4,960	163,112
6	Printing & Stationery	76,252	204,636	58,027	177,382
7	Communication	50,857	165,108	44,861	122,776
8	Legal & professional charges	(6,268)	106,226	28,884	105,649
9	Auditors' fees, expenses etc				
	(a) as auditor	3,500	4,715	2,000	3,055
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	2,000	2,000	2,000	2,000
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	514	514	-	1,156
	(d) out of pocket expenses	580	1,026	712	1,315
10	Advertisement and publicity	562,586	1,093,243	227,670	603,825
11	Interest & Bank Charges	31,379	65,706	7,408	30,085
12	Others				
	- Director's Sitting Fees	250	1,001	251	1,105
	- Software Expenses	34,456	240,281	67,579	198,218
	- Outsourcing Expenses	374,006	374,006	250,565	250,565
	- Miscellaneous Expenses	22,741	127,461	17,702	129,584
	- In House Claim Processing Cost	(505,426)	(1,228,510)	(337,470)	(847,886)
	- Management Expenses allocated to Profit and Loss account	(43,448)	(43,448)	(104,221)	(104,221)
13	Depreciation	66,258	230,819	54,729	200,817
	<b>TOTAL</b>	<b>3,195,925</b>	<b>8,613,593</b>	<b>1,790,881</b>	<b>6,253,463</b>