

## FORM NL-7-OPERATING EXPENSES SCHEDULE

Registration No. 102



Date of Registration with the IRDA: 23.10.2000

Insurer: ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Date:

31-Dec-15

### Operating Expenses Related To Insurance Business

S.No	Particulars	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	2,87,818	8,14,176	2,61,091	7,10,958
2	Travel, conveyance and vehicle running expenses	15,694	45,974	21,112	71,487
3	Training expenses	122	1,169	1,210	6,840
4	Rents, rates & taxes	31,376	94,094	29,287	89,138
5	Repairs	8,041	30,650	9,203	28,967
6	Printing & stationery	11,789	35,005	14,741	37,412
7	Communication	17,116	54,978	21,018	55,730
8	Legal & professional charges	580	4,044	2,290	6,359
9	Auditors' fees, expenses etc				
	(a) as auditor	500	1,500	500	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	50	150	50	150
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	225	583	233	738
	(d) out of pocket expenses	52	60	6	134
10	Advertisement and publicity	14,930	48,983	14,898	35,166
11	Interest & Bank Charges	5,449	15,054	5,064	14,034
12	Others (to be specified)				
	Data processing and outsourcing	5,91,107	17,46,298	5,46,113	16,05,514
	marketing related expenses	51,620	1,44,138	82,625	2,37,141
	Software and hardware maintainance	54,457	1,50,859	29,886	1,23,594
	Policy Stamp expenses	209	992	252	813
	Directors' sitting fees	260	670	222	552
	Miscellaneous Expenses	16,692	47,975	26,697	52,771
13	Depreciation	30,822	96,753	29,446	23,854
14	Service tax on premium	5,606	10,752	3,516	12,327
	<b>TOTAL</b>	<b>11,44,515</b>	<b>33,44,857</b>	<b>10,99,460</b>	<b>31,15,179</b>

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.