

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

Sl. No.	Particulars	For the half year ending 30.09.2012	Upto the half year ending 30.09.2012	For the half year ending 30.09.2011	Upto the half year ending 30.09.2011
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	3227587	5878831	3012411	5961618
2	Travel, conveyance and vehicle running expenses	82710	155986	91440	159793
3	Training expenses	17951	25019	16168	20442
4	Rents, rates & taxes	371466	502332	217972	403738
5	Repairs	23584	44682	23202	42483
6	Printing & stationery	43964	74195	46635	78256
7	Communication	41576	68991	34379	60272
8	Legal & professional charges	22437	36638	18276	31966
9	Auditors' fees, expenses etc				
	(a) as auditor	-1617	1100	90	1391
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	158	0	10	71
	(iii) Management services; and	0	53	-1	9
	(c) in any other capacity	5	15	73	73
10	Advertisement and publicity	27255	48824	37736	57494
11	Interest & Bank Charges	3167	6468	6509	9946
12	Others (to be specified)	-6966	376472	325851	230535
13	Depreciation	68110	129298	30090	69595
	TOTAL	3921387	7348905	3860842	7127683

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.