

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ending 31.03.2013 (Rs.'000)	Upto the quarter ending 31.03.2013 (Rs.'000)	For the quarter ending 31.03.2012 (Rs.'000)	Upto the quarter ending 31.03.2012 (Rs.'000)
1	Employees' remuneration & welfare benefits	4089088	14322443	1475183	10546080
2	Travel, conveyance and vehicle running expenses	142866	394228	124764	369912
3	Training expenses	26117	68018	15048	49226
4	Rents, rates & taxes	465715	1101303	388172	1033369
5	Repairs	30217	97979	25418	87484
6	Printing & stationery	65661	179279	66921	187280
7	Communication	66312	177975	55115	152923
8	Legal & professional charges	42478	94470	28269	79006
9	Auditors' fees, expenses etc				
	(a) as auditor	21190	25723	21026	24450
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	60	60	-77	83
	(iii) Management services; and	-46	7	44	58
	(c) in any other capacity	41	67	43	144
10	Advertisement and publicity	89743	105557	24428	103916
11	Interest & Bank Charges	5131	17598	8854	23247
12	Others (to be specified)	13669	609635	195076	560083
13	Depreciation	107587	292650	149735	327373
	TOTAL	5165829	17486992	2578018	13544635

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.