

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

Sl. No.	Particulars	For the Qtrr ending 31.03.2012 (Rs.'000)	Upto the Qtrr ending 31.03.2012 (Rs.'000)	For the Qtrr ending 31.03.2011 (Rs.'000)	Upto the Qtrr ending 31.03.2011 (Rs.'000)
1	Employees' remuneration & welfare benefits	1475183	10546080	2087710	12958258
2	Travel, conveyance and vehicle running expenses	124764	369912	106034	339150
3	Training expenses	15048	49226	11472	41481
4	Rents, rates & taxes	388172	1033369	324625	906156
5	Repairs	25418	87484	22645	79890
6	Printing & stationery	66921	187280	68858	183211
7	Communication	55115	152923	59842	154285
8	Legal & professional charges	28269	79006	26905	76060
9	Auditors' fees, expenses etc				
	(a) as auditor	20726	24150	21183	23807
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	-77	83	12	12
	(iii) Management services; and	44	58	7	11
	(c) in any other capacity	43	144	23	23
10	Advertisement and publicity	24428	103916	137760	199515
11	Interest & Bank Charges	8854	23247	9859	24756
12	Others (to be specified)	195077	560084	196117	508383
13	Depreciation	149735	327373	36341	230433
	<b>TOTAL</b>	<b>2577720</b>	<b>13544335</b>	<b>3109393</b>	<b>15725431</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.