

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ending 30.09.2014 (Rs.'000)	Upto the quarter ending 30.09.2014 (Rs.'000)	For the quarter ending 30.09.2013 (Rs.'000)	Upto the quarter ending 30.09.2013 (Rs.'000)
1	Employees' remuneration & welfare benefits	4136381	8575527	3273255	7093375
2	Travel, conveyance and vehicle running expenses	98617	166575	96753	181047
3	Training expenses	14220	23362	14455	24008
4	Rents, rates & taxes	180950	400922	150478	245720
5	Repairs	29709	51784	25791	50607
6	Printing & stationery	41003	73834	44358	78184
7	Communication	36539	65889	38251	69893
8	Legal & professional charges	11308	23800	19554	29171
9	Auditors' fees, expenses etc				
	(a) as auditor	2616	4172	5269	6502
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	6	6	1	46
	(iii) Management services; and	-10	55	0	3
	(c) in any other capacity	93	147	36	150
10	Advertisement and publicity	20939	39755	32452	50928
11	Interest & Bank Charges	3962	7005	3118	5873
12	Others (to be specified)	209916	296471	149131	321597
13	Depreciation	97367	151077	66635	126077
14	Service Tax A/c	17893	39123	0	0
15	Outsourcing Expenses	372456	716630	113084	345621
	TOTAL	5273965	10636134	4032620	8628804

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.