

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ending 30.06.2013 (Rs.'000)	Upto the quarter ending 30.06.2013 (Rs.'000)	For the quarter ending 30.06.2012 (Rs.'000)	Upto the quarter ending 30.06.2012 (Rs.'000)
1	Employees' remuneration & welfare benefits	3817035	3817035	2651244	2651244
2	Travel, conveyance and vehicle running expenses	84294	84294	73276	73276
3	Training expenses	9554	9554	7068	7068
4	Rents, rates & taxes	367779	367779	130866	130866
5	Repairs	24817	24817	21098	21098
6	Printing & stationery	33826	33826	30232	30232
7	Communication	31643	31643	27414	27414
8	Legal & professional charges	9617	9617	14201	14201
9	Auditors' fees, expenses etc				
	(a) as auditor	1233	1233	2717	2717
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	45	45	-158	-158
	(iii) Management services; and	3	3	53	53
	(c) in any other capacity	114	114	10	10
10	Advertisement and publicity	-21524	-21524	21569	21569
11	Interest & Bank Charges	2755	2755	3301	3301
12	Others (to be specified)	175550	175550	383438	383438
13	Depreciation	59442	59442	61188	61188
	TOTAL	4596183	4596183	3427519	3427519

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.