

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

Sl. No.	Particulars	For the quarter ending 30.06.2011 (Rs.'000)	Upto the quarter ending 30.06.2011 (Rs.'000)	For the quarter ending 30.06.2010 (Rs.'000)	Upto the quarter ending 30.06.2010 (Rs.'000)
1	Employees' remuneration & welfare benefits	2949207	2949207	2555316	2555316
2	Travel, conveyance and vehicle running expenses	68354	68354	63168	63168
3	Training expenses	4273	4273	6566	6566
4	Rents, rates & taxes	185765	185765	177005	177005
5	Repairs	19281	19281	18368	18368
6	Printing & stationery	31621	31621	30718	30718
7	Communication	25893	25893	25908	25908
8	Legal & professional charges	13689	13689	13018	13018
9	Auditors' fees, expenses etc				
	(a) as auditor	1302	1302	2953	2953
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	61	61	0	0
	(iii) Management services; and	10	10	1	1
	(c) in any other capacity	0	0	0	0
10	Advertisement and publicity	19758	19758	15601	15601
11	Interest & Bank Charges	3436	3436	3206	3206
12	Others (to be specified)	-95315	-95315	94351	94351
13	Depreciation	39505	39505	53912	53912
	TOTAL	3266840	3266841	3060091	3060091

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.