

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

	Particulars	2009-10				2008-09			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	4,131	400	46,165	50,696	-	-	-	-
2	Travel, conveyance and vehicle running expenses	144	14	1,607	1,765	-	-	-	-
3	Training expenses	5	0	50	55	-	-	-	-
4	Rents, rates & taxes	3,462	335	38,680	42,477	-	-	-	-
5	Repairs	125	12	1,391	1,528	-	-	-	-
6	Printing & stationery	21	2	238	261	-	-	-	-
7	Communication	53	5	589	646	-	-	-	-
8	Legal & professional charges	314	30	3,512	3,857	-	-	-	-
9	Auditors' fees, expenses etc				-	-	-	-	-
	(a) as auditor	42	4	464	510	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	0	14	15	-	-	-	-
10	Advertisement and publicity	14	1	158	173	-	-	-	-
11	Interest & Bank Charges	2	0	20	22	-	-	-	-
12	Others				-	-	-	-	-
	a) Office maintenance expenses	295	29	3,301		-	-	-	-
	b) Subscriptions and membership fees	106	10	1,186		-	-	-	-
	c) Miscellaneous expenses	19	2	215		-	-	-	-
	d) Entertainment Expenses	34	3	378		-	-	-	-
13	Depreciation	969	94	10,833	11,896	-	-	-	-
	<b>TOTAL</b>	<b>9,737</b>	<b>942</b>	<b>108,800</b>	<b>119,479</b>	-	-	-	-