

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

	Particulars	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	9,872	18,763	20,522	20,522
2	Travel, conveyance and vehicle running expenses	773	1,275	764	764
3	Training expenses	-	-	(217)	(217)
4	Rents, rates & taxes	8,596	21,826	24,151	24,151
5	Repairs	1,520	526	83	83
6	Printing & stationery	238	281	93	93
7	Communication	866	684	409	409
8	Legal & professional charges	715	1,303	1,843	1,843
9	Auditors' fees, expenses etc				
	(a) as auditor	210	210	15	15
	(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	-	-	-	-
10	Advertisement and publicity	368	368	-	-
11	Interest & Bank Charges	(6)	12	183	183
12	Others				
	a) Office maintenance expenses	1,526	2,029	1,630	1,630
	b) Subscriptions and membership fees	318	882	508	508
	c) Miscellaneous expenses	558	597	69	69
	d) Entertainment Expenses	166	293	170	170
13	Depreciation	3,435	6,428	5,946	5,946
	TOTAL	29,156	55,477	56,169	56,169

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.