

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	10,409	29,172	17,635	38,157
2	Travel, conveyance and vehicle running expenses	954	2,230	566	1,330
3	Training expenses	550	550	4	(213)
4	Rents, rates & taxes	10,192	32,018	10,838	34,989
5	Repairs	(746)	(220)	211	294
6	Printing & stationery	131	411	114	207
7	Communication	571	1,254	443	852
8	Legal & professional charges	850	2,153	911	2,754
9	Auditors' fees, expenses etc				
	(a) as auditor	43	253	135	150
	(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	36	404	-	-
11	Interest & Bank Charges	10	22	93	276
12	Others				-
	a) Office maintenance expenses	446	2,475	1,298	2,928
	b) Subscriptions and membership fees	61	943	539	1,047
	c) Miscellaneous expenses	(176)	420	163	232
	d) Entertainment Expenses	371	663	92	262
13	Depreciation	3,415	9,842	2,975	8,921
	TOTAL	27,114	82,591	36,017	92,189

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.