

**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	19974	49146	12539	50696
2	Travel, conveyance and vehicle running expenses	1079	3308	435	1765
3	Training expenses	24	573	55	55
4	Rents, rates & taxes	28258	60276	7488	42477
5	Repairs	2135	1915	1234	1528
6	Printing & stationery	221	632	54	261
7	Communication	631	1885	-205	646
8	Legal & professional charges	1287	3440	1103	3857
9	Auditors' fees, expenses etc				0
	(a) as auditor	565	818	360	510
	(b) as adviser or in any other capacity, in respect of	75	75		
	(i) Taxation matters	130	130		
	(ii) Insurance matters				
	(iii) Management services; and				
	(c) in any other capacity			15	15
10	Advertisement and publicity	291	696	173	173
11	Interest & Bank Charges	19	41	-254	22
12	Others (to be specified)			213	
	a) Office maintenance expenses	933	3408	-2928	
	b) Subscriptions and membership fees	219	1162	1047	
	c) Miscellaneous expenses	834	1255	-232	
	d) Entertainment Expenses	346	1009		
13	Depreciation	3293	13136	2975	11895.9
	<b>TOTAL</b>	<b>60315</b>	<b>142906</b>	<b>24072</b>	<b>119479</b>

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.