

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	21146	33049	11525	18763
2	Travel, conveyance and vehicle running expenses	1469	2675	867	1275
3	Training expenses	170	175	0	0
4	Rents, rates & taxes	7159	10935	11057	21826
5	Repairs	525	647	1335	526
6	Printing & stationery	94	136	247	281
7	Communication	352	608	832	684
8	Legal & professional charges	680	1312	825	1303
9	Auditors' fees, expenses etc				
	(a) as auditor	100	100	210	210
	(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	849	1000	368	368
11	Interest & Bank Charges	19	27	-2	12
12	Others (to be specified)				
	a) Office maintenance expenses	1346	1862	1620	2028.8
	b) Subscriptions and membership fees	-156	348	423	882.1
	c) Miscellaneous expenses	673	1628	566	596.6
	d) Entertainment Expenses	224	406	190	292.8
13	Depreciation	2442	4844	3992	6427.9
	TOTAL	37092	59751	34054	55477

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.